

*Review on the Co-operative Department's Report
of 1347 Fash.*

Mr. Fazalulla held charge of the Department for nine months and spent 89 days on tour. During the remaining part of the year Mr. Ahmed Mohiuddin was in charge, as Mr. Fazalulla was appointed Officiating Secretary, Commerce and Industries.

The crops in many districts suffered owing to excessive and untimely rainfall. In spite of this disadvantage the movement continued to make fairly satisfactory progress. With the registration of 298 new societies and the cancellation of 44 old ones, their number stood at 3,373 as against 3,119 in the previous year, while their membership recorded a corresponding increase from 1,05,224 to 1,20,467. Similarly the working capital of the movement as a whole improved from Rs. 2,51,94,081 to Rs. 2,60,98,720, out of which the owned capital was Rs. 1,16,00,068. This shows that the societies were loyal to the fundamental co-operative principle of thrift. The paid-up share capital and the various reserves were larger than last year and stood at Rs. 58,72,517 and Rs. 52,45,762 respectively, their proportion to the working capital being 44.4 per cent.

The year was not without anxiety to credit societies and banks.

The Dominion Bank emerged financially strong with a paid-up share capital of Rs. 5,07,405 and reserves of Rs. 10,20,489. The aggregate owned capital of Rs. 15,27,894 compared well with its outside liabilities of only Rs. 26,92,049. There was an improvement in its business with central banks and societies, whom it advanced Rs. 3,71,224 in loans and from whom it recovered Rs. 5,03,006 leaving Rs. 18,46,399 outstanding at the end of the year as against Rs. 19,74,385 in

the previous year. It is hoped that with the implementing of the Government order which gives the central banks a preponderance of share-holding over the individual members, it would be possible for the former to guide the policy of the Bank to the lasting benefit of the credit movement in the State.

The central banks, the older among whom were still weighed down with the overdues of the earlier years, did not on the whole give proof of any appreciable improvement on the last year's position. There were slight increases in the working as well as the owned capital which stood at Rs. 64,35,935 and Rs. 23,89,389 respectively, the latter consisting of Rs. 11,36,613 shares and Rs. 12,52,776 reserves. Loans advanced to societies amounted to Rs. 9,23,280 and exceeded those of last year by about Rs. 2½ lakhs, while recoveries from them in principal and interest totalled Rs. 7,65,526 and Rs. 3,02,198 respectively leaving outstandings of Rs. 46,44,183 in principal and Rs. 10,83,471 in interest. Although the arrears of interest were heavy, there was a margin of Rs. 25 lakhs between the aggregate liabilities and assets of the banks which was an adequate cover for bad and doubtful debts.

The agricultural credit societies increased in number from 2,546 to 2,693, and their membership rose from 52,241 to 56,561. The working capital went up to Rs. 83,44,735 and the owned capital to Rs. 40,38,085. The latter was made up of Rs. 16,52,168 shares, Rs. 2,19,548 members' deposits and Rs. 21,66,369 reserves. Government is glad to note that the owned capital of these societies is 48 per cent. of the working capital, and that every endeavour is being made to increase their owned resources by teaching the members the virtues of thrift and savings. For, it must be emphasised that the objective of a village credit society should be the attainment of financial self-sufficiency.

Both collections and advances were better than last year and amounted to Rs. 9,79,508 and Rs. 6,46,181 respectively. Outstandings with members at the end of the year were Rs. 56,96,746 principal and Rs. 24,94,527 interest. The proportion of the overdues of interest to the principal amount outstanding was high, but it is

partly explained by the fact that in the case of defaulters payments made by them were chiefly credited to their principal loan account leaving arrears of interest to be recovered later.

It is interesting to know that there is a growing demand for credit societies. Government approves of the Department's policy of guarded expansion, which is necessary in order to counteract the tendency in the rural money-lending class to unduly restrict credit as a result of the recent debt-relief legislation. It will watch with interest the working of rural banks registered with limited liability and the extent to which the well-to-do and monied members of the rural community co-operate in making a success of them. In view of the steady expansion which is taking place there is an admitted necessity for expansion of the inspecting and organizing staff and the proposals of the Registrar in this connection will receive due consideration.

It is gratifying that the non-agricultural societies maintained their pace of steady progress. Their number and membership rose from 505 to 612 and 34,103 to 43,800 while the working capital increased from Rs. 47,62,368 to Rs. 51,13,925 and the owned capital from Rs. 31,56,206 to Rs. 33,82,459. The salary-earners societies were conspicuous among them by their continuous growth, which had to its credit a membership of 17,030 and a working capital of Rs. 33,24,646 out of which as much as Rs. 25,66,016 or 77 per cent. was owned capital. They were followed in the order of merit by urban banks which numbered 109 and claimed 13,497 members with a working capital of Rs. 10,75,649. Rs. 4,32,303 or 44 per cent. of the total capital was owned by them.

Sale societies which remained eight in number with a membership of 766 and a working capital of Rs. 48,491 do not seem to have made progress compatibly with their importance in rural economy. The fact that Government attaches importance to the growth of co-operative marketing is evidenced by the sanction which was accorded to the appointment of a Co-operative Sales Officer after the close of the year. It is hoped that sale societies would be able to give a better account of their

working under his supervision, and would succeed in weaning the members of rural credit societies from their dependence on the village bania for the movement of their produce.

Among individual societies which deserve special mention are the Insurance Society and the Mallapally Housing Society. The former has made a promising beginning and commands a wide field for expanding its business. The Co-operative Union continued to discharge its useful work of education and supervision in rural areas.

The slow progress made in the execution of awards and the orders of liquidators has for some time been engaging the attention of the movement. The proposals made by the Registrar for expediting the progress are receiving the sympathetic consideration of Government.

It is satisfactory to note that the Department succeeded in doing full justice to its statutory duty of the audit of societies.

The Government have much pleasure in acknowledging the assistance rendered to the movement by the officials and non-officials mentioned by the Registrar in his report. On the whole the year has been one in which steady progress has been achieved which has left the movement in a stronger position than at the commencement. For this the thanks of Government are in particular due to Mr. Fazalulla, who has guided the movement throughout the year with marked zeal and energy.

(Sd.) R. M. CROFTON,
*Director-General, Revenue and
 Rural Reconstruction Depts.*

OFFICE OF THE REGISTRAR,
CO-OPERATIVE SOCIETIES,
H.E.H. the Nizam's Government.

Dated, Hyderabad-Deccan ¹⁶⁻³⁻¹⁹³⁹
11-6-1348 F.

No. 102.

FROM

S. FAZALULLA, Esq., H.C.S.,
REGISTRAR OF CO-OPERATIVE SOCIETIES,
H.E.H. the Nizam's Government.

To

THE ADDITIONAL REVENUE SECRETARY,
RURAL RECONSTRUCTION BRANCH,
H.E.H. the Nizam's Government,
Hyderabad-Deccan.

SUBJECT:—*Annual Administration Report for the year
1346-47 F. on the working of Co-operative
Societies in the Dominions.*

SIR,

I have the honour to submit the 24th Annual Report on the working of Co-operative Societies for the year ending 31st Amerdad 1347 Fasli.

I was in charge of the Department up to the end of Khurdad 1347 F., when I was appointed Officiating Secretary, Commerce and Industries. Mr. Ahmed Mohiuddin, Marketing Officer, worked as Registrar in my place till the end of Amerdad 1347 F. Both of us did not take any leave during the year. I was on tour for 89 days.

At the kind invitation of the Home Minister, Gwalior, I attended the Co-operative Conference, Gwalior State on the 15th and 16th January 1938 at Gwalior.

As usual, I had to stay at headquarters for the co-operative training of Revenue Officers for about five weeks from 8th Shahrewar 1346 F. to 12th Meher 1346 F. Among the Revenue Officers who were deputed for training, 2 were Second Taluqdars and 12 Tahsildars. Inclusive of this batch 18 Second Taluqdars and 77 Tahsildars have so far received co-operative training. I am glad to report that this training has proved beneficial, and many of the officers have begun to appreciate the importance of the co-operative movement especially in regard to rural reconstruction with which they are closely connected.

Gazetted Staff.

All the Assistant Registrars continued to hold charge of their respective divisions except Mr. Ghousuddin, H.C.S., who reverted to the Revenue Department on the 16th Shahrewar 1346 F. Mr. Mir Abid Ali Khan, H.C.S., Second Taluqdar, was posted in his place as Assistant Registrar, Medak on the 17th Shahrewar 1346 F. and remained in charge of the division throughout the year. Mr. Khaja Ghousuddin, Assistant Registrar, Warangal, was on leave from the 1st Shahrewar 1346 F. to the 15th Meher 1346 F., when Mr. Ahmed Ali Khan, Deputy Assistant Registrar, Warangal, officiated as Assistant Registrar and Mr. Khaja Ahmed, Inspector, officiated as Deputy Assistant Registrar, Warangal. He was again on leave from the 21st Isfandar 1347 F. to the 31st Ardibehisht 1347 F. when Mr. Venkat Rao, Deputy Assistant Registrar, Raichur, was appointed to officiate for him.

Mr. Mohd. Sami, Assistant Registrar, Nizamabad, was on leave from the 21st Shahrewar 1346 F. to the 20th Dai 1347 F., when Mr. Venkat Rao, Deputy Assistant Registrar, officiated for him, and Mr. Asadullah, Inspector, Parbhani, officiated as Deputy Assistant Registrar.

Mr. G. D. Mehkari, Personal Assistant, was on leave from the 13th to the 31st Amerdad 1347 F. but no officiating arrangement was made. Mr. Ahmed Ali Khan, Deputy Assistant Registrar, Warangal, took leave from the 1st Isfandar to the 31st Khurdad 1347 F. Officiating arrangement was not found necessary.

Mr. Ashfaq Ali, was on leave from the 17th Shahrewar 1346 F. to the 15th Khurdad 1347 F., when Mr. Taqiuddin, Inspector, Jalna, officiated for him as Deputy Assistant Registrar, Jalna.

The non-gazetted staff consisted of 27 inspectors, 3 relieving inspectors, 15 (10) organisers, 11 side-grade auditors, 33 auditors, 4 relieving auditors and 3 (8) sub-inspectors, in all 96 officers. There was a small increase in the number of organisers owing to the conversion of five posts of sub-inspectors into those of organisers.

The following statement shows the division of work among the Assistant Registrars and the number of days spent by them on tour:—

[Statement.]

* Figures in brackets are of last year.

		CENTRAL BANKS					AGRICULTURAL AND NON-AGRICULTURAL SOCIETIES			
Serial No.	Name	Range	No.	Owned Capital	Working Capital	No.	Owned Capital	Working Capital	No. of days on tour	
1	2	3	4	5	6	7	8	9	10	
1	Mr. M. A. Hameed ..	Balda ..	10	19,26,050	56,34,199	730	37,29,155	71,66,928	181	
2	„ M. A. Wahab ..	Gulbarga ..	8	4,35,245	13,44,205	715	10,50,527	23,13,779	261	
3	„ Khizar Ali Sharif, G.D.A., B.A.,	Aurangabad	6	5,70,927	12,37,631	542	12,15,305	20,93,264	208	
4	„ Khaja Ghousuddin ..	Warangal ..	7	3,97,809	7,07,173	544	7,06,998	13,44,779	184	
5	„ M. Sami Siddiqi, B.A. ..	Nizamabad	5	2,37,443	6,25,004	394	3,85,456	9,05,661	84	
6	„ Mir Abid Ali Khan, B.A., H.C.S. ..	Medak ..	4	3,49,809	11,92,997	408	5,95,344	15,33,100	176	
		Total ..	40	39,17,283	1,07,41,209	3,333	76,82,785	1,53,57,511	..	

The expenditure incurred by Government on the Department was Rs. 3,99,957 as against Rs. 3,72,262.

	Rs.
Registrar	14,400
Gazetted Staff	72,600
Non-gazetted Staff	1,10,195
Establishment	83,593
Travelling Expenses	70,500
Contingencies	27,748
Grant-in-aid to the Co-operative Union	15,000
Miscellaneous	5,921
Total ..	<u>3,99,957</u>

Season.

The average rainfall during the year for the Dominions was 34.89 inches (32"). Adilabad received the highest rainfall of 52.5 inches, while Baghat, Nalgonda and Raichur each received only about 22 inches.

The average outturn of dry as well as wet crops for the Dominions was about 8 annas each as against 9 annas and 8 annas respectively of the previous year.

Kharif was best in Nanded and Parbhani districts with an average of 11 annas, but it was poor in Baghat, Medak, Mahbubnagar, Gulbarga, Osmanabad and Raichur districts with an average yield of 7 annas. The yield of Rabi was practically the same as that of Kharif.

Wet cultivation gave good results in Karimnagar, Adilabad and Nalgonda with an average yield of 11 annas. In the other Telingana districts the average yield was in the neighbourhood of 7 annas only.

The season was on the whole much below normal, while the prices of agricultural commodities did not show any appreciable improvement.

Summary of Progress.

The Department continued the policy of cautious expansion and registered 298 societies (152). Of these 164 were societies of agricultural credit, 18 of salary

earners, 83 for rural reconstruction, 29 urban banks, one stores, 2 thrift societies of females, and one housing society.

During the year 44 societies were cancelled as against 12 in the previous year, disregistered ones being 17 agricultural credit societies, 18 salary earners' societies, 4 weavers' societies, 4 stores and one implements sale society.

Societies of all types increased in number from 3,119 in 1346 F. to 3,373 in 1347 F. They consisted of the Dominion Bank, the Co-operative Union, 39 Central Banks, 2,693 agricultural credit societies, 612 non-agricultural societies, and 27 non-agricultural societies in the British Administered Areas. There was thus a net increase of 254 societies consisting of 147 agricultural credit societies and 107 non-agricultural societies.

The total membership of societies increased by 15,243 from 1,05,224 to 1,20,467. The largest increase of 9,697 was in membership of non-agricultural societies, while the members of agricultural credit societies rose by 4,140. The working capital of the movement increased by Rs. 9,04,639 from Rs. 2,51,94,081 to Rs. 2,60,98,720. The working capital of societies in the British Administered Areas stood at Rs. 18,98,851 (Rs. 15,32,649).

The following table gives comparative figures for the last two years:—

Srl. No.	Kind of Societies	1946 F.				1947 F.				INCREASE ON LAST YEAR		
		No. of socie- ties	Members	Working Capital	No. of socie- ties	Members	Working Capital	No. of socie- ties	Members	Working Capital		
1	2	3	4	5	6	7	8	9	10	11		
1	Dominion Bank ..	1	770	43,10,037	1	871	43,05,274	..	101	..		
2	Central Banks ..	39	4,420	63,95,637	39	4,506	64,35,935	..	86	40,243		
3	Agricultural Societies ..	2,546	52,421	81,93,340	2,693	56,561	83,44,735	147	4,140	1,51,395		
4	Non-Agricultural Societies ..	505	34,108	47,62,368	612	43,800	51,13,925	107	9,697	3,51,557		
5	Co-operative Union ..	1	2,584	..	1	2,678	..	..	94	..		
	Total ..	3,092	94,298	2,36,61,432	3,346	1,08,416	2,41,99,869	254	14,118	5,43,200		
6	Non-Agricultural Societies in British administered areas including the Union ..	27	10,926	15,32,649	27	12,051	18,98,851	..	1,125	3,66,202		
	Grand Total ..	3,119	1,05,224	2,51,94,081	3,373	1,20,467	2,60,98,720	254	15,243	9,09,402		

There was a satisfactory increase in the owned capital which rose by Rs. 10,39,495 from Rs. 1,05,60,573 to Rs. 1,16,00,068.

The share-capital was Rs. 58,72,517 (Rs. 57,31,819) while the reserves stood at Rs. 52,45,762 (Rs. 48,28,754). The proportion of the owned to the working capital was 44.4 per cent. (44 per cent.).

The statement given below shows the comparative figures of the different heads which constitute the working capital.

S. No.	Item.	1346 F. Rs.	1347 F. Rs.
1.	Reserve Fund and Other Funds	48,28,754	23,75,676
2.	Shares	57,31,819	58,72,517
3.	Deposits	65,05,522	65,02,046
4.	Loans	63,38,054	62,46,036
5.	Government Loan	2,57,283	3,33,508
	Total	2,36,61,432	2,41,99,869

Central Co-operative Union.

The number of societies affiliated to the Central Co-operative Union increased from 2,515 to 2,629, while that of individual members decreased from 69 to 49. Subscriptions raised from members amounted to Rs. 8,808 (Rs. 10,403). Government grant-in-aid for the year was Rs. 15,000 as before.

The annual meeting of the Union was held on the 14th Ardibehisht 1347 F. under the distinguished presidentship of Sahabzada Nawab Basalat Jah Bahadur. The All-India Co-operators' Day was celebrated on the 2nd Dai 1347 F. under the presidentship of Mr. Liakatullah Khan, H.C.S., when speeches were delivered by Dewan Bahadur Aravamudu Iyengar and Mr. Abul Hasan Syed Ali.

The educative work of the Union was carried on by 10 (7) propagandists. They toured for 1190 days, gave

lectures and held training classes at 34 centres. In all 643 members of societies attended the classes out of whom 139 passed the test.

Training classes of supervisors were held at Warangal and Gulbarga for about six weeks each. Hundred candidates attended them and of these 32 passed the examination.

Twenty-five village teachers attended the rural reconstruction classes held at the Patancheru Rural Development Centre. So far 107 teachers have been trained at the Centre, with a view to qualify them for rural uplift work in selected villages.

The rural reconstruction scheme which was approved by Government was introduced in all districts and a village in each taluka was selected for intensive treatment. The propagandists employed by the Union continued to give special attention to the group of villages which were entrusted to their care for uplift work.

The supervision of village societies was carried on by a staff of 109 (91) supervisors and 4 sub-inspectors at a cost of Rs. 79,329 (Rs. 68,211). The rates approved in 1346 F. were actually brought into force in 1347 F., and supervision fee was collected at 12 annas (8 annas) per cent. on working capital from societies and 6 annas (4 annas) per cent. from central banks on the amount of loans outstanding with their constituents. The Union has of late been finding it increasingly difficult to balance its supervision budget, as it has to increase the supervisors in order to keep pace with the increase in the number of societies. This state of affairs will continue for some years, for the societies which are newly started take time to build up working capital which regulates their contribution to the supervision charges. It is ten years now since the existing system of supervision under a subsidised scheme was introduced by Government, but so far the Union managed to carry on without asking Government for subsidy which was promised to meet the deficit in its supervision budget. Hereafter it will not be possible for it to square its budget without Government aid, and Government will have to shoulder a part of the financial burden of supervision.

Hyderabad Co-operative Dominion Bank.

The bank received Rs. 8,94,645 (Rs. 9,55,625) fixed deposits from individuals and Rs. 2,36,625 (Rs. 1,88,329) from societies and banks. Amounts received by way of savings and current deposits were Rs. 2,20,662 (Rs. 2,13,315) and Rs. 5,82,755 (Rs. 2,99,217) respectively. Rs. 9,38,042 (Rs. 9,54,761) and Rs. 95,169 (Rs. 1,37,984) were repaid towards fixed deposits to individuals and societies, while repayments made under savings and current accounts amounted to Rs. 2,25,933 (Rs. 1,65,936) and Rs. 5,19,737 (Rs. 3,96,534) respectively. Amounts held in fixed deposits at the end of the year were Rs. 1,02,944 (Rs. 1,06,565) from members, Rs. 14,95,964 (Rs. 15,35,740) from non-members and Rs. 3,99,465 (Rs. 2,58,009) from societies and banks. Rs. 3,26,838 (Rs. 3,32,109) was outstanding under savings deposits and Rs. 1,73,386 (Rs. 1,10,368) under current account deposits. The bank continued to pay 3 and 3½ per cent. on fixed deposits of one and two years respectively.

Loans advanced to banks and societies amounted to Rs. 3,71,224 (Rs. 3,34,622) while recoveries from them amounted to Rs. 5,03,006 (Rs. 4,42,832) leaving Rs. 18,46,399 (Rs. 19,74,385) outstanding at the end of the year.

The bank advanced fresh loans to the extent of Rs. 2,91,263 (Rs. 3,60,317) to Government employees for house-building purpose and recovered Rs. 3,40,270 (Rs. 2,52,753) leaving Rs. 8,44,351 (Rs. 9,83,358) outstanding at the end of the year. This business was allowed by Government to continue on the condition that the total amount outstanding in any one year should not exceed Rs. 10 lakhs.

Interest on loans recovered from banks and societies was Rs. 65,756 (Rs. 1,39,235) while that receivable from them was Rs. 3,58,411 (Rs. 2,87,782). Against this the reserve for interest overdue for a year and over was Rs. 2,51,730 (Rs. 2,13,260). The reserve for bad and doubtful debts increased from Rs. 4,01,561 to Rs. 4,68,561, which is about 25 per cent. (20 per cent.) of the principal amount owed by societies and banks. The lending rate remained the same as in last year at 6 per cent.

The paid up share-capital of the Bank was Rs. 5,07,405 (Rs. 5,04,755), while its reserves amounted to Rs. 10,20,489 (Rs. 9,07,229). Thus the owned capital of the Bank which stood at Rs. 15,27,894 compared very favourably with its outside liabilities which amounted to Rs. 26,92,049 (Rs. 25,20,682). Out of the profit of the year Rs. 91,044 (Rs. 1,09,210) Rs. 45,000 was carried to the reserve for doubtful debts and a dividend of 6 per cent. was declared out of the remaining divisible amount. Action was initiated under orders of Government to get shares held by individual members in excess of Rs. 3,000 transferred according to the bylaws of the Bank to central banks, in order that the latter might be in a position to influence its policy and make it more responsive to the requirements of the movement.

The Bank owes its strong financial position to the able guidance of its President Dewan Bahadur Aravamudu Iyengar and his colleagues on the Board of Directors.

Central Banks.

The number of central banks remained the same as in last year at 39, but their membership increased from 4420 to 4506 and the working capital went up to Rs. 64,35,935 (Rs. 63,95,687). The amount of paid up shares rose from Rs. 11,16,892 to Rs. 11,36,613 while reserves increased from Rs. 12,03,505 to Rs. 12,52,776.

The following statement compares their working capital for the last two years:—

Item	AMOUNT		DIFFERENCE	
	1346 F.	1347 F.	Increase	Decrease
Shares ..	11,16,892	11,36,613	19,721	..
Reserve Fund ..	4,77,465	5,03,453	25,988	..
Other Funds ..	7,26,040	7,49,323	23,283	..
Deposits ..	23,82,860	24,85,860	1,03,000	..
Loans ..	15,27,382	14,25,185	..	1,02,197
Government Loans ..	1,65,048	1,35,501	..	29,547
Total ..	63,95,687	64,35,935	1,71,992	1,31,744

The banks received Rs. 9,95,324 (Rs. 9,35,099) in deposits from individuals and Rs. 3,58,789 (Rs. 3,01,600) from societies and repaid Rs. 9,51,156 (Rs. 9,76,973) and Rs. 2,91,677 (Rs. 2,48,838) to them respectively. Deposits held from individuals and societies at the end of the year were Rs. 20,39,557 (Rs. 20,03,935) and Rs. 4,46,303 (Rs. 3,78,925).

Loans borrowed from the Dominion Bank during the year amounted to Rs. 2,24,250 (Rs. 2,82,757), while Rs. 3,26,447 (Rs. 3,66,783) was repaid leaving a balance of Rs. 14,25,185 (Rs. 15,27,382) outstanding at the end of the year.

Loans advanced to societies during the year amounted to Rs. 9,23,280 (Rs. 6,95,026) while amounts recovered were Rs. 7,65,526 (Rs. 7,92,289) leaving a balance outstanding of Rs. 46,44,183 (Rs. 45,95,757).

Interest received on loans amounted to Rs. 3,02,198 (Rs. 3,46,810), while that paid to creditors was Rs. 1,06,298 (Rs. 1,91,800) leaving Rs. 10,83,471 (Rs. 10,74,707) outstanding with debtors and Rs. 4,05,775 (Rs. 3,21,514) payable to creditors.

The liabilities of central banks amounted to Rs. 40½ lakhs (Rs. 40½ lakhs) principal and Rs. 4 lakhs (Rs. 3½ lakhs) interest, in all Rs. 44½ lakhs. Against this their assets recoverable from debtors amounted to Rs. 57½ lakhs (Rs. 56½ lakhs)—Rs. 46½ lakhs being principal and Rs. 10½ lakhs interest. Besides, the cash in hand was Rs. 3½ lakhs (Rs. 4 lakhs) with about Rs. 8½ lakhs (Rs. 7½ lakhs) in investments, which together with the loans outstanding amounted to about Rs. 69½ lakhs. There was thus a margin of Rs. 25 lakhs to cover bad and doubtful debts out of their owned resources.

AGRICULTURAL CREDIT SOCIETIES.

During the year, 164 societies were registered and 17 cancelled, bringing the total number to 2693 (2546). Village societies are much in demand owing to restricted credit which has resulted from the enactment of debt relief legislation. It takes a great deal of scrutiny and preparation before a society is started, and with a very limited number of organisers the expansion of the movement in rural areas is necessarily slow. Proposals have

been submitted to Government for the appointment of organisers in a progressively increasing number, so that the objective of having an organiser for each taluka may be realised within a period of five years. Along with the organization of new societies the departmental staff carried on educative propaganda with a view to enlist new members in existing societies. As a result the total membership increased from 52,241 to 56,561. The largest number of new societies totalling 40 was started in Karimnagar, followed by 21 societies in Raichur, 18 in Mahbubnagar, 16 in Nizamabad, 11 in Asifabad, 10 each in Osmanabad and Beed and 38 in other districts.

The working capital of societies rose from Rs. 81,93,340 to Rs. 83,44,735. Outside liabilities in loans stood at Rs. 43,06,650 (Rs. 42,97,694) against which the owned capital was Rs. 40,38,085 (Rs. 38,95,646) and was made up of Rs. 16,52,168 paid up shares, Rs. 2,19,548 members' deposits and Rs. 21,66,369 reserves. In the older societies which have outgrown the early period of first ten years, members are required to make annual deposits at the rate of at least one rupee for every Rs. 25 paid as land revenue, so that they may not forget the essential object of their societies which are primarily intended to teach thrift. This is further emphasised by the change effected in the name of societies which are now called village thrift and credit co-operative societies. It is always impressed on villagers that societies are not intended so much for advancing loans as to make them circumspect in expenditure and show them the way to keep on saving something from their earnings in order that the accumulated reserves may be sufficient to meet their requirements for agricultural purposes.

The proportion of the owned capital to the total working capital was 48 per cent. which is generally speaking satisfactory in view of the very small margin of profit of ten annas per cent. available for building up reserves.

The following statement compares the working capital for the last two years:—

Item	AMOUNT		DIFFERENCE	
	1346 F.	1347 F.	Increase	Decrease
Shares	16,28,245	16,52,168	23,928	..
Reserve Funds ..	10,72,305	11,14,888	42,528	..
Other Funds ..	1,57,998	1,57,423	..	575
Undistributed Profit ..	8,18,393	8,94,113	80,720	..
Deposits	2,23,705	2,19,548	..	4,157
Loans	42,65,868	42,76,149	10,281	..
Government Loans ..	31,826	30,501	..	1,325
Total ..	81,93,340	83,44,735	1,57,452	6,057

The societies borrowed Rs. 5,35,233 (Rs. 3,84,563) from central banks and repaid Rs. 5,25,944 (Rs. 5,12,471) principal and Rs. 2,87,747 (Rs. 3,25,073) interest. They were left indebted at the end of the year to the extent of Rs. 43,06,650 (Rs. 42,97,694) principal and Rs. 10,72,441 (Rs. 10,63,583) interest. The repayments under principal showed a slight improvement with a corresponding deterioration in interest. This was on account of the fact that in the case of most of the older societies, repayments made by them were credited to the principal loan account, while interest was recovered only to the extent of the accrued amount. The same concession was in turn extended by societies to members.

Loans advanced to members during the year amounted to Rs. 6,46,181 (Rs. 4,66,385) while cash collections made from them amounted to Rs. 5,91,775 (Rs. 5,84,188) principal and Rs. 3,87,733 (Rs. 4,30,438) interest, leaving amounts outstanding at the end of the year of Rs. 56,96,746 (Rs. 56,68,729) principal and Rs. 24,94,527 (Rs. 24,41,519) interest. With the exception of societies under the central banks of Sangareddy, Medak, Bidar, Nalgonda, Suryapet, Mahbubnagar,

Tandur and Chinnur, which were financially weaker than last year, those under other banks were on the whole in a satisfactory condition.

NON-AGRICULTURAL SOCIETIES.

134 new societies were registered and 27 cancelled during the year. The total number of non-agricultural societies rose from 505 to 612, their membership went up from 34,103 to 43,800 and the working capital increased from Rs. 47,62,368 to Rs. 51,13,925. The owned capital improved from Rs. 31,56,206 to Rs. 33,82,459, paid up shares being Rs. 25,76,331 and reserves Rs. 8,06,128. The proportion of the owned to the working capital was 66 per cent.

The working capital of the last two years compares as follows:—

Item	AMOUNT		DIFFERENCE	
	1946 F.	1947 F.	Increase	Decrease
Shares	24,81,927	25,76,331	94,404	..
Reserve Fund ..	4,35,941	4,78,875	42,934	..
Other Funds ..	2,38,338	3,27,253	88,915	..
Deposits	10,00,949	11,19,258	1,18,309	..
Loans	5,44,804	5,44,702	..	102
Government Loans ..	60,409	67,506	7,097	..
Total	47,62,368	51,13,925	351,659	102

The societies borrowed Rs. 2,43,973 (Rs. 1,78,809) from central banks and repaid Rs. 2,43,870 (Rs. 2,21,701) in principal and Rs. 37,331 (Rs. 54,981) in interest. Rs. 5,44,702 (Rs. 5,44,804) principal and Rs. 54,204 (Rs. 52,381) interest were outstanding with them at the end of the year.

Loans advanced to members during the year amounted to Rs. 28,66,857 (Rs. 29,19,134) while

collections totalled Rs. 33,38,429 (Rs. 33,50,372) leaving Rs. 40,92,176 (Rs. 38,67,892) principal and Rs. 3,61,140 (Rs. 3,23,220) interest outstanding at the end of the year.

Salary Earners' Co-operative Societies.

18 new societies came into existence and an equal number was cancelled. The total number thus remained the same as before at 260. Their membership however increased to 17,030 (15,821) and their working capital was Rs. 33,24,646 (Rs. 32,47,767). The owned capital was Rs. 25,66,016 (Rs. 24,90,115). They borrowed Rs. 1,87,337 (Rs. 1,12,908) from central banks and repaid to them Rs. 2,00,538 (Rs. 1,32,834) in principal and Rs. 20,261 (Rs. 36,763) in interest leaving a balance outstanding of Rs. 2,52,773 (Rs. 2,66,169) principal and Rs. 12,527 (Rs. 11,541) interest at the end of the year.

Loans amounting to Rs. 21,63,647 (Rs. 21,49,884) were advanced to members, while collections from them amounted to Rs. 20,30,015 (Rs. 19,74,654) principal, Rs. 1,40,505 (Rs. 1,97,706) interest and Rs. 4,03,575 (Rs. 3,85,968) shares, a total of Rs. 25,74,095 (Rs. 25,58,329).

Amounts receivable from members at the end of the year were Rs. 28,94,569 (Rs. 28,12,050) principal and Rs. 1,88,982 (Rs. 1,81,638) interest.

The proportion of the owned capital to the total working capital was 77 per cent. as against 76 per cent. of last year.

Urban Banks.

During the year 29 new urban banks were registered bringing their total number to 109 (80). Their membership increased from 10,242 to 13,497 and the working capital went up from Rs. 9,43,191 to Rs. 10,75,649. The owned capital was Rs. 4,32,303 (Rs. 3,54,622) or about 42 per cent. of the working capital. Paid up shares totalled Rs. 3,57,609 (Rs. 3,07,285) and the reserves amounted to Rs. 74,694 (Rs. 46,837).

They borrowed Rs. 44,227 (Rs. 53,207) from central banks and repaid to them Rs. 47,651 (Rs. 76,628) leaving Rs. 1,84,452 (Rs. 1,71,683) principal and Rs. 4,182 (Rs. 5,592) interest outstanding at the end of the year.

Loans advanced to members during the year totalled Rs. 4,93,055 (Rs. 5,27,005). Collections from them amounted to Rs. 3,57,718 (Rs. 3,49,074) in principal, Rs. 72,794 (Rs. 58,177) in interest and Rs. 77,188 (Rs. 87,703) in shares. Loans due by members at the end of the year stood at Rs. 9,49,906 (Rs. 8,01,541) principal and Rs. 72,769 (Rs. 52,989) interest.

It is hoped that very soon every taluka in the Diwani jurisdiction will have an urban bank of its own. After covering these areas steps will be taken to organise rural banks in villages with a population of 2000 and over, so as to provide facilities both for credit and the marketing of produce of villages in their immediate neighbourhood.

Sale Societies.

The number of sale societies, which mostly deal in cotton, remained at 8 as before with a membership of 766 (793) and working capital of Rs. 48,491 (Rs. 54,004). Loans advanced to members during the year amounted to Rs. 1,75,951 (Rs. 1,77,543) while recoveries from them aggregated to Rs. 1,83,823 (Rs. 1,82,807) leaving Rs. 29,394 (Rs. 25,230) principal and Rs. 3,510 (Rs. 2,197) interest—a total of Rs. 32,904 (Rs. 27,427) outstanding at the end of the year.

Among societies which deal in agricultural produce the Gulbarga Sale Society continued to do well. Produce worth Rs. 66,330 was brought to the society, out of which produce valued at Rs. 41,682 was sold. Loans to the extent of Rs. 21,018 on the pledge of agricultural produce valued at Rs. 35,366 were advanced during the year, while repayments amounted to Rs. 25,744 leaving Rs. 17,487 principal and Rs. 747 interest outstanding at the end of the year.

Co-operative Insurance Society.

The society completed its third year and enrolled 502 new members. 505 proposals were accepted assuring a sum of Rs. 4,98,744. The total number of policy holders was 835 and the sum assured was Rs. 8,99,548. The premia collected totalled Rs. 33,486 out of which Rs. 6,801 being 33 $\frac{1}{3}$ per cent. of the first year's premia

and Rs. 11,446 being 87½ per cent. of renewals were carried to the Life Assurance Fund bringing the total under this head to Rs. 27,524. The amount of claim paid owing to the death of a policy holder was Rs. 500. The society earned a net profit of Rs. 1,546 and declared a dividend of 4 per cent. on paid up shares.

Out of 505 proposals, 154 were from the rural areas. Efforts are being made to develop the rural side of the society's business. However, the progress made during the short period shows that the society has good possibilities of expanding its business in the State.

It owes its success to the enthusiastic Honorary Secretary, Mr. L. N. Gupta, H.C.S., and the close attention given to its working by directors like Prof. Kishenchand and Mr. Dilsukh Ram.

Mallapalli Housing Society.

The scheme of housing societies for low-paid Government employees financed by Government loans repayable in 15 years was graciously sanctioned by His Exalted Highness some years ago. The Mallapally Housing Society was the outcome of this scheme and was registered on 29-9-1343 F. on the tenant-ownership system. Its membership was limited to the class of employees drawing salaries ranging from Rs. 50 to Rs. 275 per month. Government loan to the extent of twenty times the salaries of members was issued at 6 per cent. per annum interest on the condition that members should pay 20 per cent. of the amount of loan by way of shares.

Sixty-one applications were accepted while many more had to be rejected as there was not sufficient land available for building purposes. Houses could however be built for only 31 members. The society acquired a plot of land in Mallapally measuring 18,626 sq. yards from the City Improvement Board at a cost of Re. 1-4-0 per sq. yard. Thirty-one houses of different designs were constructed under the supervision of the society at a total cost of Rs. 1,50,056.

Rs. 18,476 was paid by members towards shares and a loan of only Rs. 73,904 was granted by Government. The loan obtained from Government has to be repaid in 180 equal monthly instalments, and the recoveries from members amount to Rs. 918 per month.

Government has very kindly sanctioned a grant of Rs. 7,000 for the construction of a pavilion for the society which will be used by its members as a club and meeting hall. Its construction will shortly be started by the Superintending Engineer, City Improvement Board.

There is a considerable demand for housing societies from Government employees of the lower middle class, but it is difficult to meet it because suitable plots of land are not available at convenient centres for building purposes.

Arbitration.

666 (449) applications were received during the year for arbitration from 86 (154) societies. Inclusive of this the number of applicant societies went up to 1,760 (1,674) and that of defaulting members to 10,519 (9,853). Awards amounting to Rs. 2,34,481 (Rs. 3,02,401) were taken out against 361 (532) members. The total number of awards went up to 8,381 (8,020) and the sum involved was Rs. 51,51,290 (Rs. 49,16,809). Recoveries from defaulters amounted to only Rs. 2,77,786 as against Rs. 3,34,825 of last year bringing the total amount realised so far in execution of awards to Rs. 21,27,018 (Rs. 18,49,232).

The following statement indicates the position with regard to arbitration in each district:—

[*Statement.*

Srl. No.	Name of District	TOTAL NUMBER OF CASES AND THE AMOUNT RECOVERED TILL 31-9-1947 F.				FRESH APPLICATIONS MADE DURING 1947 F.			AWARDS GIVEN DURING 1947 F.		Amount recovered during 1947 F.
		No. of societies	No. of members	No. of awards	Amount of award	Amount recovered	No. of societies	No. of members	No. of awards	Amount of awards	
1	Balda	79	467	325	2,56,663	58,245	2	12	23	69,159	696
2	Medak	212	1,342	1,329	7,06,034	2,94,004	2	48	66	30,684	21,664
3	Bidar	43	127	68	35,280	8,426	8	28	1	75	1,229
4	Nizamabad	51	183	157	55,256	22,161	3	13	12	3,651	4,370
5	Mahbubnagar	68	324	152	1,18,241	46,370	15	118	18	13,946	10,388
6	Nalgonda	212	1,407	915	5,13,604	2,44,104	3	44	30	23,502	31,762
7	Paigah	61	414	343	2,22,417	40,622	2	52	42	29,133	4,668
8	Gulbarga	200	1,567	1,360	7,42,243	3,10,311	9	111	19	3,280	34,504
9	Raichur	104	810	699	4,71,102	1,83,579	..	11	9	5,236	18,430
10	Aurangabad	164	1,177	933	7,75,214	2,99,266	7	100	48	28,084	50,002
11	Parbhani	171	899	719	4,32,766	1,44,798	6	25	30	3,022	25,826
12	Warangal	189	732	591	4,71,731	2,91,082	6	22	24	11,397	37,570
13	Karimnagar	74	260	182	75,672	29,837	14	43	5	2,053	9,492
14	Nanded	53	336	295	1,41,884	72,878	..	7	17	7,350	17,655
15	Beed	52	308	278	1,21,483	77,367	1	6	6	1,086	8,365
16	Asifabad	14	43	5	1,630	2	6	23	5	1,630	2
17	Osmanabad	13	33	30	10,070	3,966	2	3	6	1,193	1,163
Total		1,760	10,519	8,381	51,51,290	21,27,018	86	666	361	2,34,481	2,77,786

The progress made in the execution of awards is still far from satisfactory. Government is considering the alternative proposals of authorising the Registrar to execute awards through his subordinates as in the case of Madras, and of appointing Special Revenue Officers as in Bombay, in order to expedite execution and make arbitration a really effective measure for improving the working of societies.

Liquidation.

44 societies were cancelled during the year, of which 17 were agricultural credit societies, 18 salary earners' societies, 4 weavers' societies, 4 stores and one implements sale society. There were in all 85 (80) agricultural and 40 (40) non-agricultural societies indebted to central banks at the end of the year. Collections made from them amounted to only Rs. 11,707 (Rs. 17,494). The amount of bank loans outstanding at the end of the year was Rs. 2,56,469 (Rs. 2,65,188) principal and Rs. 1,83,106 (Rs. 1,88,271) interest.

The following statement gives the figures relating to liquidated societies in each district:—

[Statement.]

Statement showing the Indebtedness of Liquidated Societies to Central Banks till end of 1947 Fasl.

Serial No.	Name of Central Bank	No. of Societies Indebted		Repayment to Central Banks During 1947 Fasl			Outstandings of Bank Loans on 31-9-1947 Fasl		
		Agricul- tural	Non-agri- cultural	Principal	Interest	Total	Principal	Interest	Total
1	Nalgonda ..	21	1	..	..	..	2,134	1,545	3,679
2	Jahna ..	7	2	284	1,365	1,649	2,926	8,269	11,195
3	Beed ..	2	..	519	164	683	1,992	2,699	4,691
4	Warangal ..	..	3	6	10	16	615	2,699	3,314
5	Medak ..	8	1	488	..	488	30,098	9,746	39,844
6	Hingoli ..	4	1	877	..	878	7,155	487	7,642
7	Jagtiyal ..	1	1	103	2	105	483	877	1,360
8	Aurangabad ..	3	1	435	556	991	15,438	10,111	25,549
9	Suryapet ..	3	..	350	..	350	6,564	2,027	8,591
10	Gulbarga ..	4	5	1,450	105	1,555	14,711	9,946	24,657
11	Yadgir ..	2	..	..	..	..	8,917	268	4,185
12	Parbhani ..	4	..	1,602	91	1,693	2,900	14,508	17,408
13	Khammam ..	1	..	..	..	..	678	1,420	2,098
14	Karimnagar ..	1	6	26	4	30	1,244	845	2,089
15	Mahbubnagar ..	..	2	1,709	1	1,710	25,455	11,172	36,627
16	Raichur ..	14	1	655	7	672	58,141	37,988	91,129
17	Dominion Bank ..	11	9	415	2	417	46,232	18,627	64,859
18	Bidar ..	4	..	..	50	50	7,816	1,538	9,354
19	Sangareddy ..	15	6	88	1	89	31,629	47,663	79,292
20	Bhongir ..	..	1	331	..	331	1,341	671	2,012
Total ..		85	40	9,348	2,359	11,707	2,56,469	1,83,106	4,39,575

The execution of orders of liquidator through Civil Courts has proved more dilatory than the execution of awards through the revenue agency. An amendment to the Co-operative Societies Act has been proposed and is now before the Legislative Council. It is intended to give the Registrar the discretion to get orders of liquidator executed through civil or revenue courts.

AUDIT.

There were 2,529 (2,431) agricultural and 480 (467) non-agricultural societies to be audited during the year. Out of these 2,523 (2,395) agricultural and 480 (401) non-agricultural societies were audited leaving only 6 (36) agricultural societies which could not be audited.

The audit classification of societies was as follows:—

A:	..	87	(60)
B:	..	520	(426)
C:	..	1650	(1592)
D:	..	496	(502)
E:	..	250	(216)
		<hr/>	
		3,003	
		<hr/>	

The number of societies test-audited by the gazetted staff was as follows:—

	No. of societies audited.	No. of societies test-audited.
Balda	.. 630	96
Aurangabad	.. 565	78
Medak	.. 393	103
Nizamabad	.. 308	33
Gulbarga	.. 643	43
Warangal	.. 464	68
		<hr/>
		3,003
		<hr/>
		421
		<hr/>

Except in Gulbarga the test-audit done in the other divisions was satisfactory.

PAIGAHS.

Two (8) new societies were registered bringing the total number to 73 (71). Their membership increased from 1,591 to 1,732 and the working capital rose from Rs. 2,95,221 to Rs. 3,04,951, out of which borrowed capital was Rs. 1,58,638 (Rs. 1,52,524) and owned capital Rs. 1,46,313 (Rs. 1,42,697). The societies borrowed Rs. 21,665 (Rs. 43) from central banks and repaid Rs. 15,551 (Rs. 8,080) principal and Rs. 9,746 (Rs. 9,877) interest, leaving outstandings in principal of Rs. 1,58,638 (Rs. 1,52,524) and in interest of Rs. 80,707 (Rs. 73,347). Loans advanced to members totalled Rs. 19,544, while recoveries made from them amounted to Rs. 14,525 (Rs. 9,229) principal and Rs. 9,028 (Rs. 11,724) interest. Loans outstanding with members at the end of the year amounted to Rs. 2,17,430 (Rs. 2,12,411) principal and Rs. 1,20,620 (Rs. 1,15,808) interest.

BRITISH ADMINISTERED AREAS.

The number of societies remained unaltered at 27 with a membership of 12,051 (10,926) and working capital of Rs. 18,98,851 (Rs. 15,32,649). The owned capital was composed of Rs. 2,99,122 (Rs. 2,64,874) paid up shares and Rs. 1,82,667 (Rs. 1,52,806) reserves, in all Rs. 4,81,789 (Rs. 4,17,680). Loans to the extent of Rs. 14,59,524 were advanced to members, while collections made from them amounted to Rs. 11,74,760 leaving Rs. 15,61,902 outstanding at the end of the year. Amounts received by way of deposits and loans totalled Rs. 10,43,122 and the liabilities under these heads at the end of the year were Rs. 14,17,062.

The number of credit societies was 14 (15) with a membership of 11,542 (10,535) and working capital of Rs. 17,97,420 (Rs. 14,30,884) out of which paid up share-capital was Rs. 2,80,952 (Rs. 2,49,002) and reserves Rs. 1,71,018 (Rs. 1,41,359). They advanced loans of Rs. 15,18,723 (Rs. 12,03,385) to members and recovered from them Rs. 11,77,753 (Rs. 11,37,624) leaving Rs. 16,12,910 (Rs. 12,72,485) outstanding at the end of the year.

The membership of the Nizam's State Railway Employees' Co-operative Credit Society increased to 6,976 (6,603) and the working capital rose from Rs. 7,26,101 to Rs. 8,20,848. Paid up shares totalled Rs. 1,22,115 (Rs. 1,20,714) while reserves stood at Rs. 1,15,679 (Rs. 1,04,041). Fresh loans amounting to Rs. 8,26,563 (Rs. 7,29,627) were advanced to members, and Rs. 7,39,679 (Rs. 6,97,968) was recovered from them, while interest collected totalled Rs. 52,056 (Rs. 50,640). Loans due by members at the end of the year amounted to Rs. 7,45,502. The society received Rs. 2,81,624 in deposits and was left with Rs. 5,83,054 outstanding under that head at the end of the year. A net profit of Rs. 19,165 enabled the society to declare a dividend of 6½ per cent. on shares.

The Prudential Co-operative Central and Urban Bank:

The membership of the bank increased from 1,375 to 1,828 and the working capital went up to Rs. 7,72,227 (Rs. 5,26,793), out of which Rs. 58,410 (Rs. 35,860) was paid up shares and Rs. 39,399 (Rs. 22,440) reserves. Fixed deposits received during the year amounted to Rs. 6,94,107 (Rs. 1,83,098) while Rs. 4,98,747 (Rs. 59,517) was repaid under the same head leaving Rs. 6,63,852 (Rs. 3,71,453) outstanding at the end of the year.

Fresh loans amounting to Rs. 4,48,388 (Rs. 2,82,156) were granted to 714 (414) members, while collections from them amounted to Rs. 2,64,515 (Rs. 1,43,307) leaving Rs. 6,37,997 (Rs. 4,51,543) outstanding at the end of the year. The society earned a net profit of Rs. 15,312 (Rs. 18,988) and declared a dividend of 8 per cent. The bank has constructed a beautiful and spacious building for its office on one of the main roads of Secunderabad.

The Police Department Society had 1,030 members on its roll. The working capital amounted to Rs. 43,494 and the owned capital to Rs. 32,650 out of which Rs. 28,719 was shares and Rs. 3,931 reserves. Loans amounting to Rs. 53,882 were advanced to members while recoveries from them totalled Rs. 55,298 leaving Rs. 42,657 outstanding at the end of the year. It earned

a net profit of Rs. 1,807 and declared a dividend of 5 per cent. on its paid up shares.

The 11th P.A.V.O. Cavalry Thrift Society worked with 354 members and a working capital of Rs. 87,060. Its owned capital was Rs. 33,870 shares and Rs. 5,064 reserves. During the year Rs. 44,267 were advanced as loans to members while Rs. 42,297 were received from them in repayment leaving Rs. 54,478 outstanding at the end of the year. It received Rs. 22,951 (Rs. 18,079) by way of deposits leaving Rs. 48,126 under that head outstanding at the end of the year.

The British Administered Areas Central Co-operative Union has 26 (26) societies and 44 (43) individuals on its membership list. Of the individual members 10 (10) were life members.

The Union continued to employ a supervisor who audited the accounts of all the 26 affiliated societies and audit certificates were issued by the Registrar.

Subscription from individual members amounted to Rs. 99 (Rs. 123) while supervision fees collected from societies amounted to O.S. Rs. 184 (Rs. 79) and B.G. Rs. 391 (Rs. 218). Including the Local Government grant of Rs. 1,000 B.G. the total income of the Union was O.S. Rs. 1,937 (Rs. 1,059) as against a total expenditure of Rs. 1,908 (Rs. 1,219).

The Union is indebted to Capt. Napier, President and Mr. Suryanarayan Rao, Honorary Secretary for the satisfactory work done during the year.

CONCLUSION.

The policy pursued by central banks of controlled credit and of restricting it to crop-loans has had a sobering effect on the movement. Villagers have begun to realise that they should not expect their societies to finance each and every requirement irrespective of the fact whether it is intended for productive or non-productive purpose. As a result many an old society is gradually recovering from the difficulties into which it had fallen owing to the heavy debts of its members. The correct preparation of *hysiat* statements, the scrutiny exercised by the Registrar and his Assistants on the

borrowing and repaying capacities of individual members and the inculcation of thrift have tended to rectify the mistakes of the past and helped in giving a new orientation to the general working of village societies.

There is an increased demand for societies in rural areas in spite of the definite knowledge of the limitations under which they can come to the assistance of the ordinary cultivator. The legislation passed recently by Government for the control and relief of rural indebtedness has had a salutary effect on the monied transactions of the rural area, and demonstrated both to the borrower and the lender in the village community the essential soundness of the principles followed by co-operative banking. The future will therefore witness a comparatively rapid development of the movement both on the credit and non-credit sides, and it is hoped that the money-lending and propertied classes will take an intelligent interest in the working of village societies which are being registered with limited liability as rural banks. The success of rural banks will in turn tend to promote the development of co-operative marketing which at present is receiving the special attention of the Department.

In the end I beg to bring to the notice of Government the names of official and non-official co-operators whose help has been of material benefit to the movement.

<i>Name of Bank.</i>	<i>Official Supporters.</i>	<i>Non-official Supporters.</i>
Central Co-operative Union.	Mr. K. M. Ansari, H.C.S. Mr. Mohamed Mir Khan, H.C.S. ..	Dewan Bahadur Aravamudu Iyengar. Mr. Abul Hasan Syed Ali.
Co-operative Insurance Society ..	Mr. Liakatullah, H.C.S. Mr. L. N. Gupta, H.C.S. Prof. Kishen Chand Mr. Dilsukh Ram.	
Aurangabad Central Bank	Mr. Ghulam Ahmed Khan, Subedar. Mr. Rai Barkath Rai, Taluqdar.	Mr. Rai Chotalal. Mr. Gokul Das.
Jalna .. ..	.. ..	Mr. Bezonji.
Parbhani	Nawab Malik Yar Jung, Taluqdar.	Mr. Raghunathrao.
Beed	Mr. Abul Hasan Razvi, Taluqdar. Mr. Fakhruddin Masud, H.C.S., 2nd Taluqdar.	
Mominabad	Mr. Syed Ahmed, Tahsildar.	
Nanded	Mr. A. A. Bilgrami, Taluqdar.	Mr. Dhondu Pandit.
Nizamabad	Mr. Qazi Zainulabeddin, H.C.S., Taluqdar.	Mr. Kashinath Rao, Vakil.
Gulbarga	Nawab Ghouse Yar Jung, Subedar. Mr. Mohiuddin Ahmed Razvi, H.C.S., Taluqdar.	Mr. Akbar Alam. Mr. Gopal Rao.
Yadgir .. ..	....	Mr. Syed Husain.
Raichur	Mr. Zahir Ahmed, H.C.S., Taluqdar.	Mr. Syed Isa, Vakil.
Lingsugur	Mr. Habibuddin, H.C.S., 2nd Taluqdar.	Mr. Venkat Rao.
Koppal	Mr. Abdul Qader, Taluqdar.	Mr. Ameenuddin, Vakil.
Osmanabad	Mr. Amir Ali Khan, H.C.S., Taluqdar.	Mr. Digamber Rao, Vakil. Mr. Manik Rao, Vakil.

<i>Name of Bank.</i>	<i>Official Supporters.</i>	<i>Non-official Supporters.</i>
Nalgonda Central Bank.	Mr. Eknath Pershad, Taluqdar.	Mr. Shahabuddin, Vakil.
Bhongir „ ..	Mr. Mustafa Ali, Tahsildar, Jangaon.	Mr. Shahabuddin. Mr. Ghulam Ahmed Husain.
Suryapet „ ..	Mr. Fiaz Husain, Tahsildar.	Mr. Mahbub Ali.
Mahbubnagar „ ..	Mr. A. Sattar, H.C.S., Taluqdar. Mr. Bashiruddin, Tahsildar, Pargi.	Mr. Omar Ali.
Medak „ ..	Mr. Shahabuddin, 2nd Taluqdar.	Mr. M. Pasha Qadri, Vakil.
Sangareddy „ ..	Mr. Yaver Ali, Taluqdar.	Mr. Sirajuddin Ahmed.
Bidar „ ..	Raja Dharam Karan Bahadur, H.C.S., Taluqdar.	Mr. Mubarak Husain, Vakil.
Udgir „ ..	Mr. Aghah S. M. Mehdi, 2nd Taluqdar.	Mr. Akbar Husain, Vakil. Mr. Wahiduddin.
Warangal „ ..	Mr. Narayan Rao, Subedar. Mr. Mahbub Ali Khan, Taluqdar.	Mr. Moinuddin, Vakil. Mr. Fazle Husain, Vakil.
Khammam „ ..	„ ..	Mr. Imthiaz Khan.
Karimnagar „ ..	Mr. Ghulam Mohiuddin, H.C.S., Taluqdar.	„ ..
Nirmal „ ..	Mr. Jamil Husain, H.C.S., 2nd Taluqdar.	Pandit Ramchander Rao Saheb.

I have the honour to be,

Sir,

Your most obedient servant,

S. FAZALULLA,

Registrar.

■

Statements

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STATEMENT

Operation of Co-operative Central Banks of H.E.H. the Nizam's

Name of Bank	NUMBER OF MEMBERS		NO. OF AFFILIATED SOCIETIES HOLDING SHARES IN C. BANKS					LOANS MADE	
	Indivi- duals	Societies	Central Credit	Agricul- tural Credit	Non- agri- cultural Credit	Others	Individuals		
							Long term	Short term	
1	2	3	4	5	6	7	8		
Dominion Bank. Hyderabad-Dn. Last Year's Figures ..	648 344	223 226	27 26	113 108	8 8	75 84	3,47,795 4,07,611	.. ..
<i>Central Banks.</i>									
1. Sangareddy. ..	42	171	..	128	43	..	..	..
2. Medak ..	60	129	..	123	6	..	275	..	
3. Bidar ..	31	73	..	68	5	..	..	1,539
4. Udgir ..	23	56	..	56	..	..	..	..
5. Nizamabad ..	17	78	..	68	10	..	88	..	
6. Banswada ..	13	36	..	35	1	..	..	9
7. Nanded ..	80	98	..	95	3	..	..	348
8. Nalgonda ..	79	82	..	73	9	..	..	3,684
9. Bhongir ..	11	86	..	78	5	3	240	130	
10. Suryapet ..	24	67	..	65	2	..	..	20
11. Mahbubnagar ..	22	92	..	74	15	3	..	..
12. Nagarkurnool ..	53	55	..	52	3	..	..	12
13. Bashirabad ..	36	42	..	39	3	..	..	..
14. Vikarabad ..	40	8	..	7	1	..	..	..
15. Shahabad ..	98	..	..	..	..	..	..	..
16. Gulbarga ..	85	151	..	137	14	..	..	..
17. Yadgir ..	13	131	1	127	2	1	..	120	
18. Tandur ..	38	29	..	29	..	..	..	417
19. Raichur ..	78	131	..	122	9	..	..	..
20. Lingsugur ..	40	57	..	51	6	..	..	..

" A. "

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.

DURING THE YEAR TO		RECEIPTS FROM LOANS AND DEPOSITS REPAID DURING THE YEAR BY				LOANS DUE BY	
Banks and Societies		Individuals		Banks and Societies		Individuals	
Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term
9		10		11		12	
4,10,942	..	3,90,179	..	5,35,180	..	9,00,152	..
3,84,622	..	2,86,736	..	4,42,832	..	9,52,536	..
18,338	2,580	..	..	16,355	2,468	1,000	6
3,193	7,762	49	..	5,239	4,190	226	..
3,582	1,478	..	1,141	4,903	3,274	..	1,294
29,084	752	..	15	17,709	100	..	..
8,129	45,704	86	..	13,260	30,476	166	..
4,038	12,659	..	17	10,222	5,446	1,500	2
5,595	51,684	..	243	15,924	38,614	..	256
22,889	12,537	..	1,497	9,833	8,098	..	3,285
9,729	122	234	128	9,610	3,129	688	2
15,387	28	..	..	11,141	4,362	..	20
17,806	5,215	2,076	..	21,328	4,199	..	..
15,700	24,750	..	..	6,168	19,279	..	12
20,245	..	..	..	11,042	..	..	..
1,035	..	..	..	933	..	..	..
..
57,575	19,652	..	..	49,231	18,752	..	..
13,793	54	..	160	14,983	1,022	..	81
1,637	2,861	..	405	1,243	1,943	..	68
7,144	793	..	..	15,683	131	..	100
7,927	7,880	..	..	8,864	8,394	..	..

STATEMENT

Operation of Co-operative Central Banks of H.E.H. the Nizam's

Name of Bank	LOANS DUE BY		LOANS AND DEPOSITS RECEIVED			
	Banks and Societies		Central Banks		Primary Societies	
	Long term	Short term	Long term	Short term	Long term	Short term
1	13		14		15	
Dominion Bank, Hyderabad-Deccan.	19,64,625	..	2,09,092	..	27,584	..
Last year's Figures ..	20,88,863	..	1,02,289	..	86,041	..
Central Banks.						
1. Sangareddy ..	4,29,700	4,014	..	..	..	4,940
2. Medak ..	2,57,144	20,377	..	..	..	4,970
3. Bidar ..	1,68,758	7,361	..	206	..	3,098
4. Udgir ..	58,861	702	..	60	1,000	1,486
5. Nizamabad ..	47,152	44,612	..	..	..	13,697
6. Banswada ..	7,181	15,719	..	..	..	4,690
7. Nanded ..	1,12,591	32,234	..	..	3,000	5,345
8. Nalgonda ..	2,22,886	26,401	..	..	..	10,281
9. Bhongir ..	1,67,940	10,219	..	..	..	10,176
10. Suryapet ..	1,73,993	3,622	..	..	..	14,203
11. Mahbubnagar ..	2,24,774	9,526	1,00,000	..	..	8,944
12. Nagarkurnool ..	18,064	21,790	..	66,000	..	736
13. Bashirabad ..	49,255	..	..	..	..	1,743
14. Vikarabad ..	1,265	..	..	..	..	50
15. Shahabad ..	..	..	..	..	..	..
16. Gulbarga ..	3,38,370	35,379	24,000	..	..	34,480
17. Yadgir ..	1,83,727	450	..	484	2,848	9,711
18. Tandur ..	24,219	10,409	..	..	..	6,207
19. Raichur ..	3,30,094	3,272	..	..	..	4,675
20. Lingsugur ..	34,968	2,318	4,000	..	..	594

"A."

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd:)

DURING THE YEAR FROM		Sale of goods to members	Purchase of members' products	Cost of manage- ment	Share Capital paid up	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR	
Individuals and other sources						Societies	
Long term	Short term					Long term	Short term
16		17	18	19	20	21	
20,71,718	..	2,408	..	23,208	5,07,405	91,324	..
21,71,829	..	157	..	23,478	5,04,755	1,09,139	..
329	..	685	..	3,415	50,950	..	14,241
707	2,307	2,374	..	2,325	47,745	..	5,082
64,974	8,569	..	..	1,960	34,649	..	1,664
45,690	..	554	..	646	10,670	1,000	103
19,846	140	150	..	1,861	29,100	..	4,619
3,852	..	25	..	599	18,655	..	3,597
24,555	..	373	..	2,149	34,288	3,000	2,089
16,663	96,508	216	..	1,787	44,260	..	10,199
14,776	38,205	167	..	2,329	30,633	1,217	8,217
2,525	..	116	..	1,595	30,322	..	18,917
1,40,358	6,344	16	..	2,555	32,710	..	5,924
15	67,001	36	..	545	12,500	..	67
..	221	..	..	266	4,495	..	3,425
..	115	..	..	64	1,500	..	50
..	..	..	..	..	40	..	..
98,581	..	38	..	2,586	70,940	..	13,929
10,823	577	276	..	2,257	31,130	5,442	10,766
1,216	374	432	..	896	6,484	..	5,438
315	..	..	..	934	65,100	..	3,026
6,590	4	108	..	637	8,551	..	212

STATEMENT

Operation of Co-operative Central Banks of H.E.H. the Nizam's

Name of Bank	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR					
	Provincial and C. Banks		Government		Individuals and other Sources	
	Long term	Short term	Long term	Short term	Long term	Short term
1	22		23		24	
Dominion Bank, Hyderabad-Deccan. Last Year's Figures ..	3,08,381	..	1,00,000	..	22,77,675	..
	1,49,110	..	..	..	26,39,759	..
Central Banks.						
1. Sangareddy ..	2,49,932	..	600	..	81,308	33,726
2. Medak ..	2,06,744	..	..	..	50,982	2,218
3. Bidar ..	17,291	206	16,854	..	1,12,293	241
4. Udgir ..	..	5	..	..	48,698	..
5. Nizamabad ..	..	..	..	..	59,750	6,729
6. Banswada ..	..	..	..	..	9,889	..
7. Nanded ..	23,000	90	2,800	..	43,672	1,219
8. Nalgonda ..	1,29,963	..	..	..	58,989	70,259
9. Bhongir ..	60,000	..	..	..	58,521	39,088
10. Suryapet ..	1,18,312	..	..	..	7,103	..
11. Mahbubnagar ..	..	..	..	..	2,04,221	3,880
12. Nagarkurnool ..	..	7,500	..	..	215	66,816
13. Bashirabad ..	..	..	..	..	32,000	569
14. Vikarabad ..	..	..	..	..	..	..
15. Shahabad ..	..	..	..	..	..	..
16. Gulbarga ..	58,300	..	5,750	..	2,81,670	..
17. Yadgir ..	70,000	1	950	..	78,697	128
18. Tandur ..	24,926	..	..	..	1,342	159
19. Raichur ..	1,59,397	..	90,000	..	3,475	..
20. Lingsugur ..	16,000	..	..	..	13,185	4

"A."

Dominions (Hydrabad-Deccan) for the year ending 6th July 1938.—(contd.)

Other Funds	Reserve Funds	PROFIT AND LOSS FOR THE YEAR			Usual dividend paid on shares.	MOST USUAL RATE OF INTEREST PAID		Uncalled and subscribed share Capital
		Working Capital	Book Profit	Loss (including overdue interest)		On borrowing	On lending	
25	26	27	28	29	30	31	32	33
7,41,974	2,78,515	42,05,274	91,044	..	6%	3½%	6%	17,595
6,39,055	2,68,219	43,10,037	1,09,209	..	7%	3½%	6%	20,245
85,558	35,348	5,51,663	..	7,981	..	6%	8%	1,49,050
34,243	12,496	3,59,510	..	3,845	..	..	..	52,255
23,986	13,648	2,20,832	3,429	..	5%	..	..	1,63,351
381	135	60,992	600	..	..	5%	..	1,89,330
24,770	18,899	1,43,367	2,691	..	5%	3½%	..	1,70,900
1,663	1,073	34,877	910	..	4%	..	..	31,345
32,716	18,261	1,61,080	3,256	..	..	6%	..	1,65,717
45,066	22,456	3,81,192	1,840	..	..	..	..	1,55,740
22,375	9,213	2,29,264	3,570	..	4%	..	..	1,69,367
18,438	8,790	2,01,882	..	376	3%	..	..	69,678
50,683	28,625	3,26,043	6,411	..	5%	..	..	1,67,290
1,688	850	89,636	399	..	4½%	..	..	1,87,500
11,381	5,648	57,518	2,187	..	..	4%	8%	45,505
708	247	2,500	45	..	..	..	..	1,98,500
..	..	40	..	..	..	..	..	1,99,960
74,866	63,642	5,69,097	2,104	..	3½%	6%	8%	1,29,060
17,058	6,370	2,20,542	1,129	..	5%	..	..	1,68,870
973	448	39,770	309	..	..	..	..	1,98,516
28,781	20,041	3,69,320	..	1,764	..	..	..	1,34,900
1,218	715	39,880	665	..	4%	..	..	91,449

STATEMENT

Operation of Co-operative Central Banks of H.E.H. the Nizam's

Name of Bank	NUMBER OF MEMBERS		NO. OF AFFILIATED SOCIETIES HOLDING SHARES IN C. BANKS				LOANS MADE	
	Indivi- duals	Societies	Central Credit	Agricul- tural Credit	Non- agri- cultural Credit	Others	Individuals	
							Long term	Short term
1	2	3	4	5	6	7	8	
21. Sindhnoor ..	30	61	..	60	1	..	..	..
22. Koppal ..	64	43	..	42	1	..	..	..
23. Osmanabad ..	55	37	..	55	1	1	..	..
24. Aurangabad ..	79	119	..	110	9	..	1,300	165
25. Jalna ..	60	102	..	93	3	6	40	940
26. Mission Bank, Jalna.	..	20	..	20	..	..	..	..
27. Parbhani ..	25	121	..	119	1	1	3,050	97
28. Hingoli ..	5	94	..	88	6	..	..	14
29. Beed ..	16	101	..	98	3	..	..	253
30. Mominabad ..	22	42	..	41	1	..	..	..
31. Warangal ..	76	136	1	98	35	2	600	115
32. Mahbubabad ..	25	46	..	46	..	..	..	80
33. Khammam ..	31	74	..	71	3	..	..	..
34. Karimnagar ..	29	83	..	64	17	2	..	655
35. Jagtiyal ..	62	49	..	35	12	2	..	189
36. Manthani ..	36	79	..	75	4	..	..	775
37. Nirmal ..	15	54	..	51	3	..	..	225
38. Chinnur ..	47	40	..	39	1	..	..	585
39. Jagirdar Bank ..	53	..	..	..	..	..	3,500	..
Total Central Banks ..	1,613	2,893	2	2,632	238	21	9,093	10,372
Total Last Year ..	1,667	2,753	2	2,499	225	27	15,566	9,355

"A."

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

DURING THE YEAR TO		RECEIPTS FROM LOANS AND DEPOSITS REPAID DURING THE YEAR BY				LOANS DUE BY	
Banks and Societies		Individuals		Banks and Societies		Individuals	
Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term
9		10		11		12	
11	39,466	..	2	62	29,096	..	..
..	3,298	..	..	2,038	3,349	..	..
4,690	19,336	..	..	8,521	14,446	..	..
1,171	8,822	4,595	218	6,040	7,249	437	181
57,629	4,266	149	658	19,948	2,017	19	420
..	..	..	..	6,338	..	..	..
11,000	10,701	831	91	23,103	43,112	3,339	30
260	1,573	..	24	5,138	3,711	..	8
8,952	18,974	..	148	8,823	19,779	..	322
..	36,104	..	..	..	29,242	..	..
21,265	5,909	181	..	15,819	4,782	4,018	658
13,783	155	..	84	11,688	792	..	133
40,688	9,079	..	..	10,084	1,395	..	..
11,173	4,475	..	605	10,944	1,315	..	364
6,341	2,159	..	189	4,423	2,298	..	..
3,000	30,692	..	548	3,669	8,221	..	1,260
10,889	18,144	..	225	9,346	14,722	..	..
2,206	4,572	..	559	1,912	1,854	..	34
..	33,683	749	..	..	16,800	21,696	..
4,55,884	4,47,869	8,950	6,952	3,91,567	3,58,057	33,089	8,536
3,31,477	3,38,628	10,436	7,680	4,54,895	3,19,278	34,224	3,900

STATEMENT

Operation of Co-operative Central Banks of H.E.H. the Nizam's

Name of Bank	LOANS DUE BY		LOANS AND DEPOSITS RECEIVED			
	Banks and Societies		Central Banks		Primary Societies	
	Long term	Short term	Long term	Short term	Long term	Short term
1	13		14		15	
21. Sindhnoor ..	6,755	47,728	5,000	..	229	723
22. Koppal ..	222	9,698	..	..	..	256
23. Osmanabad ..	19,070	14,499	..	..	..	1,663
24. Aurangabad ..	3,01,430	39,527	..	..	..	8,534
25. Jalna ..	1,21,279	6,228	..	..	..	58,228
26. Mission Bank, Jalna	29,135	..	..	..	..	..
27. Parbhani ..	1,13,054	10,420	..	..	..	30,290
28. Hingoli ..	1,97,687	20,021	..	..	..	5,963
29. Beed ..	34,386	24,747	..	..	..	28,448
30. Mominabad ..	..	22,891	8,500	..	..	568
31. Warangal ..	89,675	10,394	..	..	..	30,701
32. Mahbubabad ..	26,246	3,342	..	..	..	16,026
33. Khammam ..	60,047	5,078	..	..	..	17,872
34. Karimnagar ..	96,330	5,394	..	..	..	2,576
35. Jagtiyal ..	29,363	8,198	..	..	..	4,238
36. Manthani ..	21,595	51,813	10,000	..	..	2,132
37. Nirmal ..	21,865	13,088	6,000	..	1,610	2,866
38. Chinnur ..	31,229	10,780	..	..	..	3,997
39. Jagirdar Bank ..	..	..	..	..	..	..
Total Central Banks ..	40,50,307	5,52,251	1,57,500	66,750	8,687	3,50,102
Total Last year ..	41,05,314	4,52,319	2,01,785	80,972	6,499	2,95,101

"A."

Dominions (Hyderabad-Deccan). for the year ending 6th July 1938.—(contd.)

DURING THE YEAR FROM		Sale of goods to members	Purchase of members' products	Cost of manage- ment	Share Capital paid up	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR	
Individuals and other sources						Societies	
Long term	Short term					Long term	Short term
16		17	18	19	20	21	
5,921	280	20	..	458	12,555	619	143
..	620	141	..	326	6,240	..	632
4,132	3,600	248	..	839	13,954	..	364
90,584	432	512	..	3,245	1,24,900	..	16,104
20,153	58	581	..	2,410	74,748	2,000	72,264
..	..	22	..	..	..	1,900	..
39,035	12,233	286	..	2,714	36,327	2,180	69,668
1,307	631	103	..	1,903	30,500	..	14,589
418	806	370	..	1,382	29,210	..	66,088
43	40	371	..	104	6,128	..	122
32,557	5,454	56	..	3,487	71,030	2,000	17,655
10,097	686	57	..	624	12,191	..	17,406
29,038	6,738	28	..	1,383	33,172	..	30,721
12,091	30	435	..	1,453	24,610	..	2,166
2,345	667	348	..	990	28,231	..	3,505
5,369	12,000	511	..	867	18,475	..	1,072
7,958	..	514	..	743	6,790	2,010	655
4,813	6	273	..	1,149	28,200	..	314
18,002	..	..	..	576	14,635	..	..
7,30,678	2,64,646	10,442	..	54,059	11,36,613	21,368	4,24,935
7,00,860	2,34,239	8,182	..	51,181	11,16,892	15,050	3,63,875

STATEMENT

Operation of Co-operative Central Banks of H.E.H. the Nizam's

Name of Bank	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR					
	Provincial and Central Banks		Government		Individual and other Sources	
	Long term	Short term	Long term	Short term	Long term	Short term
1	22		23		24	
21. Sindhnoor ..	34,451	..	..	..	8,421	..
22. Koppal ..	..	..	..	..	2,308	698
23. Osmanabad ..	..	..	..	..	18,532	..
24. Aurangabad ..	..	..	17,533	..	2,02,876	608
25. Jalna ..	..	..	..	..	34,043	270
26. Mission Bank, Jalna	7,989	..	1,014	..	14,264	..
27. Parbhani ..	..	..	..	..	1,04,707	30,546
28. Hingoli ..	1,81,329	..	..	..	2,480	38
29. Beed ..	..	..	..	..	6,452	444
30. Mominabad ..	5,500	..	..	..	10,185	..
31. Warangal ..	..	..	..	..	42,560	6,100
32. Mahbubabad ..	..	..	..	..	10,565	95
33. Khammam ..	..	..	..	..	47,075	3,589
34. Karimnagar ..	11,428	..	..	..	48,359	30
35. Jagtiyal ..	..	..	..	..	2,101	682
36. Manthani ..	30,719	..	..	..	12,036	12,000
37. Nirmal ..	12,102	..	..	..	13,954	..
38. Chinnur ..	..	..	..	..	7,180	6
39. Jagirdar Bank ..	..	..	..	..	25,317	..
Total Central Banks..	14,17,388	7,802	1,35,501	..	17,59,425	2,80,132
Total Last year ..	15,23,541	3,841	1,65,016	32	17,81,803	2,22,132

"A."

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(concl.)

Other Funds	Reserve Fund	PROFIT AND LOSS FOR THE YEAR			Usual dividend paid on shares	MOST USUAL RATE OF INTEREST PAID		Uncalled and subscribed share Capital
		Working Capital	Book Profit	Loss (including overdue interest)		On borrowing	On lending	
25	26	27	28	29	30	31	32	33
600	229	57,018	609	..	..	6%	8%	85,600
881	342	11,096	296	..	..	..	..	1,88,200
1,915	2,217	36,982	813	..	5%	..	..	1,85,000
56,700	60,278	4,78,994	1,458	..	3%	4%	..	75,100
34,669	51,365	2,69,361	5,257	..	..	3½%	..	1,24,700
6,149	..	31,316	..	..	..	..	..	..
46,378	17,638	3,07,444	2,573	..	3%	4%	8%	1,63,673
14,437	6,188	2,49,511	..	627	..	6%	..	1,69,500
14,111	9,874	1,26,129	2,252	..	4%	2%	..	1,70,790
1,817	635	24,387	649	..	..	6%	..	1,93,872
28,934	42,512	2,10,791	4,313	..	3½%	3½%	..	1,28,970
2,104	849	43,210	1,382	..	4%	5%	..	1,87,809
21,569	16,067	1,52,193	2,362	..	5%	3½%	..	1,66,828
26,142	13,464	1,26,199	5,171	..	3%	6%	..	1,75,390
8,226	7,585	50,380	2,712	..	2½%	5%	..	71,769
2,224	3,047	79,573	600	..	3%	6%	..	81,525
447	211	36,169	355	..	..	..	..	43,210
4,818	4,359	44,877	2,043	..	3½%	..	..	71,800
660	238	40,850	519	..	..	4%	9½%	24,85,365
7,49,323	5,03,453	64,35,935	62,860	14,593	..	..	..	..
7,26,040	4,77,465	63,95,687	63,644	15,221	..	..	..	..

STATEMENT
Operation of Agricultural Societies in H.E.H. the Nizam's

Districts	No. of Societies	Number of members	LOANS MADE DURING THE YEAR		
			Individuals		Banks and Societies
			Short term	Long term	
1	2	3	4		5
1. Medak ..	238	7,587	28,715	1,020	1,524
2. Bidar ..	127	2,193	3,795	28,309	40
3. Nizamabad ..	105	2,223	51,637	12,368	8,861
4. Nanded ..	98	1,594	26,250	..	2,123
5. Atraf-i-Balda ..	14	330	807	275	1,166
6. Nalgonda ..	225	5,639	31,233	13,547	17,642
7. Mahbubnagar ..	134	2,580	18,332	25,771	1,105
8. Paigah ..	73	1,732	19,544	..	437
9. Gulbarga ..	290	6,129	24,408	30,706	14,221
10. Raichur ..	260	4,814	42,317	15,530	1,911
11. Osmanabad ..	57	722	16,880	..	322
12. Aurangabad ..	219	4,404	13,183	35,814	40,394
13. Parbhani ..	211	4,039	20,046	1,281	22,078
14. Bir ..	141	2,838	48,879	7,234	24,721
15. Warangal ..	212	4,781	20,719	36,503	27,050
16. Karimnagar ..	184	3,128	24,845	14,217	1,084
17. Asifabad ..	95	1,587	19,751	11,731	557
18. Balda ..	1	14	..	531	..
19. Baghat ..	9	227	3	..	..
Grand Total ..	2,693	56,561	4,11,344	2,34,837	1,65,236
Total last year ..	2,546	52,421	2,88,608	1,77,777	1,63,997

“ B.”

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.

RECEIPTS FROM LOANS AND DEPOSITS REPAID DURING THE YEAR BY			LOANS DUE BY				
Individuals		Banks and Societies	Individuals		Of which overdue		Banks and Societies
Short term	Long term		Short term	Long term	Short term	Long term	
6	7		8		9		10
2,163	36,482	2,081	22,179	7,20,871	..	..	10,886
3,274	18,492	99	1,17,866	96,172	..	..	40
34,473	12,554	7,817	65,289	95,988	..	..	6,150
32,580	..	1,303	1,33,652	..	..	..	1,904
..	1,272	124	380	37,047	..	..	2,649
4,247	38,154	19,583	40,118	6,14,465	..	..	25,971
15,417	20,387	1,395	25,266	2,57,694	..	..	1,825
6,281	8,244	..	9,260	2,08,170	..	..	3,014
14,536	36,870	10,673	1,08,060	5,73,475	..	..	25,825
33,187	23,806	2,050	68,415	3,66,229	..	..	2,804
12,438	1,505	210	18,581	18,566	..	..	112
26,015	32,292	24,609	1,99,106	4,82,929	..	..	74,714
21,435	22,489	13,474	1,44,498	3,54,769	..	..	76,426
44,013	6,725	13,195	1,15,285	65,270	..	..	64,958
24,183	31,548	30,372	49,938	4,00,652	..	..	53,124
12,398	12,510	983	79,229	1,19,739	..	..	1,033
17,835	6,018	426	9,614	62,381	..	..	373
..	263	..	..	633	..	..	..
171	414	500	600	14,360	..	..	..
3,04,646	3,09,975	1,23,894	12,07,336	44,89,410	..	..	3,51,308
2,19,926	4,04,757	93,128	7,99,642	48,69,087	..	..	3,14,966

STATEMENT

Operation of Agricultural Societies in H.E.H. the Nizam's

Districts	LOANS AND DEPOSITS RECEIVED DURING THE				
	Individuals		Central Banks		Primary Societies
	Members	Non-members	Short term	Long term	
1	11		12		13
1. Medak ..	361	110	22,530	3,193	727
2. Bidar ..	25	40	..	32,976	..
3. Nizamabad ..	100	..	50,861	9,667	..
4. Nanded ..	2	..	25,244	..	..
5. Atraf-i-Balda ..	201	..	..	..	..
6. Nalgonda ..	7	..	10,656	14,421	39
7. Mahbubnagar ..	14,742	6	19,010	24,730	..
8. Paigah ..	215	..	21,665	..	..
9. Gulbarga ..	142	15	23,917	22,003	..
10. Raichur ..	2,243	42	42,297	14,175	25
11. Osmanabad ..	..	..	12,211	4,690	..
12. Aurangabad ..	6,886	..	13,084	9,784	80
13. Parbhani ..	710	..	10,198	..	1
14. Bir ..	262	870	29,642	2,761	..
15. Warangal ..	677	..	16,380	23,574	290
16. Karimnagar ..	605	3	27,393	15,218	..
17. Asifabad ..	11	..	21,215	11,738	..
18. Balda ..	383	..	..	..	..
19. Baghat ..	..	..	..	..	..
Grand Total ..	27,572	1,086	3,46,303	1,88,930	1,162
Total Last Year ..	24,728	1,310	1,93,714	1,90,848	2,566

“B.”

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

YEAR FORM		Sale of goods to members	Purchase of mem- bers' products	Cost of manage- ment	Paid up share capital	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM	
Government						Members	Non- members
Short term	Long term						
14		15	16	17	18	19	20
..	2,079	1,66,789	17,668	4,289
..	616	39,644	2,139	1,261
..	..	6	..	248	69,020	1,063	16
..	104	34,040	166	..
..	159	9,333	895	..
..	1,725	1,97,784	10,025	282
..	..	85	..	456	81,346	19,571	6
..	297	10,680	4,857	..
..	1,171	1,82,126	14,335	7,473
..	1,003	98,900	7,347	244
..	255	5,615	..	..
..	2,207	2,44,014	65,749	1
..	1,134	1,77,831	30,111	227
..	..	900	..	832	1,05,479	3,888	660
..	..	8	..	554	1,59,218	13,513	846
..	1,328	49,949	1,287	3
..	579	15,535	19	25
..	..	28	..	..	475	367	..
..	52	4,390	795	..
..	..	1,022	..	14,799	16,52,168	1,93,795	15,333
..	1	337	1,255	11,246	16,28,245	1,96,044	15,126

STATEMENT

Operation of Agricultural Societies in H.E.H. the Nizam's

Districts	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				Other Fund
	Societies	Provincial or Central Banks		Govern- ment	
		Short term	Long term		
1	21	22		23	24
1. Medak ..	6,091	15,445	6,07,459	..	1,11,055
2. Bidar ..	..	..	2,08,307	12,403	27,040
3. Nizamabad ..	..	59,414	47,027	..	26,530
4. Nanded ..	6	1,36,085	..	3,371	32,928
5. Atraf-i-Balda ..	..	..	22,860	..	10,836
6. Nalgonda ..	89	31,868	4,76,934	..	1,15,653
7. Mahbubnagar ..	..	31,013	1,75,970	..	36,625
8. Paigah ..	1,057	11,453	1,47,180	..	57,283
9. Gulbarga ..	..	21,834	5,19,051	2,400	1,46,011
10. Raichur ..	342	57,558	2,84,415	11,815	57,089
11. Osmanabad ..	..	14,471	19,070	..	4,528
12. Aurangabad ..	95	54,781	4,00,594	412	94,522
13. Parbhani ..	1	28,155	3,00,122	..	1,18,176
14. Bir ..	..	47,086	36,213	..	44,045
15. Warangal ..	2,739	17,438	2,33,781	100	1,45,969
16. Karimnagar ..	..	75,090	1,12,113	..	12,763
17. Asifabad ..	..	22,446	49,788	..	6,586
18. Balda ..	..	..	..	..	..
19. Baghat ..	..	..	11,123	..	3,897
Grand Total ..	10,420	6,24,142	36,52,007	30,501	10,51,536
Total Last Year ..	12,535	4,22,850	38,43,018	31,826	9,71,391

“ B.”

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(concl'd.)

Reserve Fund	PROFIT & LOSS FOR THE YEAR					MOST USUAL RATE OF INTEREST	
	Working Capital	Book Profit	Loss (excluding overdue interest from profits—Profit & Loss State ment)	Loss including (overdue interest in profits—Balance Sheet)	Usual dividend paid on shares	On borrowing	On lending
25	26				27	28	29
1,32,175	10,60,971	17,068	..	7,035	6½%	8%	9½%
6,081	2,96,875	2,801	..	1,580	..	..	..
8,285	2,11,355	4,714	..	295	..	..	..
..	2,06,596	1,935	..	623	6½%	..	..
6,608	50,582	858	..	385	..	..	..
1,42,917	9,75,552	23,167	..	5,375	..	..	..
29,270	3,73,801	8,791	..	2,409	..	..	..
72,436	3,04,951	2,909	..	7,538	..	..	..
1,13,206	10,06,436	14,990	..	6,374	..	..	..
56,107	5,73,817	7,568	..	2,890	..	..	..
..	43,684	449	..	151	..	..	..
1,93,597	10,53,765	20,275	..	3,887	..	..	..
1,33,916	7,88,589	16,702	..	5,166	..	..	..
75,279	3,12,650	9,297	..	542	..	..	..
1,31,826	7,05,480	27,871	..	21,326	..	..	..
11,914	2,63,119	3,481	..	991	..	..	..
..	94,399	718	..	818	..	..	..
..	842	33	..	..	..	..	..
1,216	21,421	42	..	..	6½%	8%	9½%
11,14,833	83,44,735	1,68,669	..	67,385	..	..	..
10,72,305	81,98,340	1,75,909	..	72,996	..	..	..

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.II. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 31 July 1938.

District	Num-ber of Soci-eties	Num-ber of members	LOANS MADE DURING THE YEAR			RECEIPTS FROM LOANS AND DEPOSITS REPAID DURING THE YEAR BY			LOANS DUE BY			
			Individuals		Banks and Societies	Individuals		Banks and Societies	Individuals		Of which overdue	
			Short term	Long term		Short term	Long term		Short term	Long term	Short term	Long term
1	2	3	4	5	6	7	8	9	10			
<i>Class I. Credit.</i>												
1. Hyderabad Pro- per	149	12,186	..	18,54,305	1,30,576	..	17,65,329	1,38,806	..	24,40,461	..	1,77,810
<i>Districts.</i>												
2. Aurangabad	6	516	10,125	19,801	2,563	9,741	15,606	500	20,811	31,585	..	2,695
3. Warangal	13	692	..	56,328	6,703	..	51,649	5,552	..	90,241	..	1,545
4. Medak	8	354	6,260	44,231	..	20,591	23,780	..	6,196	64,468	..	..
5. Atraf-i-Balda	1	19	2,786	..	..	2,354	..	..	664	..	..	..
6. Parbhani	3	57	4,690	..	..	3,618	..	..	4,431	..	..	..
7. Beed	5	248	4,081	..	..	3,551	..	..	10,419	..	..	..
8. Gulbarga	10	361	5,704	22,987	580	4,277	17,905	..	4,017	23,182	..	580
9. Raichur	4	189	4,275	..	..	3,075	..	..	8,910	..	..	..
10. Nalgonda	7	191	8,954	2,995	..	1,594	10,111	..	7,360	17,248	..	..
11. Karimnagar	11	385	757	19,425	83	593	15,487	227	3,148	23,135	..	54
12. Mahbubnagar	9	472	..	20,605	..	..	16,092	250	..	46,354	..	16

13. Nizamabad	..	6	230	..	21,991	..	..	18,420	..	..	27,933	..	..	..
14. Nanded	..	7	172	9,799	..	..	8,082	..	160	12,551	..	..	..	241
15. Paigah	..	4	225	..	5,892	..	..	4,804	..	..	8,070	..	..	..
16. Bidar	..	6	337	14,214	..	..	10,688	..	..	20,755	..	..	..	..
17. Asifabad	..	4	136	1,628	..	222	1,711	107	24	2,450	1,621	..	..	238
18. Osmanabad	..	8	260	21,811	..	..	20,551	..	..	17,709	..	..	..	..
Total Districts	..	112	4,844	95,684	2,18,658	10,151	90,426	1,74,060	6,713	1,19,421	3,34,687	..	..	5,369
Total I. ..	..	261	17,980	95,684	20,67,963	1,40,727	90,426	19,39,589	1,45,519	1,19,421	27,75,148	..	..	1,83,179
<i>Class I.-A. Urban Banks.</i>														
1. Nalgonda	..	1	144	7,175	..	..	353	9,936	..	5,248	6,821	..	..	..
2. Bhongir	..	4	513	..	10,060	..	5,457	3,685	..	11,685	29,121	..	..	..
3. Suryapet	..	2	274	..	14,156	..	..	10,656	..	..	18,507	..	..	..
4. Nizamabad	..	1	151	..	4,088	..	..	1,506	..	..	4,610	..	..	..
5. Ranswada	..	1	45	520	..	..	238	..	..	985	755	..	..	..
6. Raichur	..	6	841	16,868	..	..	12,787	..	..	48,011	..	..	..	536
7. Lingugur	..	5	500	6,710	..	..	6,297	..	..	19,305	..	..	..	..
8. Koppal	..	3	406	10,759	..	..	14,863	..	..	38,020	..	..	..	..
9. Sindhnur (Gangavati).	..	1	140	..	..	..	12,888	..	..	13,238	..	..	..	82
10. Gulbarga	..	7	1,133	20,313	34,210	33,800	18,059	20,550	43,891	24,083	89,230	..	..	20,463
11. Yadgir	..	4	928	..	33,307	3,500	..	27,616	3,500	..	98,611	..	..	36
12. Tandur	..	7	267	7,397	..	..	1,824	..	..	7,041	..	..	..	..

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad - Deccan) for the year ending 6th July 1936.—(contd.)

District	LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM								LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM			
	Individuals		Central Banks		Government		Sale of goods to members	Purchase of members' products	Cost of management	Paid up share capital	Non-Members	
	Members	Non-members	Short term	Long term	Short term	Long term					Members	Non-members
1	11		12	13	14	15	16	17	18	19	20	
<i>Class I. Credit.</i>												
1. Hyderabad Proper Districts.	1,30,389	69,225	..	1,59,341	15,554	..	..	23,614	17,06,793	2,84,997	1,68,832	..
2. Aurangabad ..	6,821	..	..	..	..	..	..	453	35,190	10,819	..	..
3. Warangal ..	1,648	508	..	724	165	..	..	496	66,688	50	3,628	..
4. Medak ..	979	..	3,500	800	..	..	..	416	52,307	3,031	..	..
5. Atrai-Balda ..	..	..	..	..	..	..	..	..	648	..	..	..
6. Parbhani ..	405	100	..	..	..	..	..	42	2,980	258	500	..
7. Beed ..	17	2,298	..	..	..	..	..	152	7,305	39	2,327	..
8. Gulbarga ..	4,880	..	..	1,450	..	..	..	98	19,597	4,448	1,696	..
9. Raichur ..	..	..	..	..	..	..	..	39	5,905	56	..	..
10. Nalgonda ..	202	..	1,947	1,500	10	..	..	201	11,231	627	..	..
11. Karimnagar ..	334	..	1,280	1,599	..	..	..	237	15,429	197	..	..
12. Mahbubnagar ..	699	..	..	9,861	..	..	..	634	22,977	1,986	..	..

13. Nizamabad ..	87	218	..	8,007	..	..	..	..	5	..	879	20,986	118	730
14. Nanded ..	..	..	..	1,000	..	..	..	..	..	..	54	10,839	..	..
15. Paigah ..	..	288	..	..	..	..	..	..	..	..	50	5,698	500	238
16. Bidar ..	57	..	1,378	..	..	..	..	..	46	..	258	14,757	252	830
17. Asifabad ..	..	..	..	..	..	..	..	..	49	..	5	3,885	1	..
18. Osmanabad ..	..	..	..	..	..	..	..	..	..	..	148	15,675	140	..
Total Districts ..	16,029	3,287	8,055	19,941	175	..	..	..	3,443	..	3,662	3,11,597	22,022	9,949
Total I. ..	1,46,368	72,512	8,055	1,79,282	15,729	..	..	..	68,900	..	27,276	20,18,390	8,07,019	1,78,781
<i>Class I.-A. Urban Banks.</i>														
1. Nalgonda ..	..	..	..	..	..	..	..	..	662	..	466	3,317	18	250
2. Bhongir ..	6	2,280	..	..	..	..	..	..	..	..	783	12,160	1,676	5,223
3. Suryapet ..	..	..	..	8,150	..	..	..	..	..	..	454	6,812	..	2,000
4. Nizamabad ..	150	200	..	2,582	..	..	..	..	..	..	186	1,233	..	200
5. Banswada ..	..	..	..	..	..	..	..	..	..	..	25	1,803	..	..
6. Raichur ..	2,326	905	..	..	..	..	..	..	5	..	749	25,650	6,720	1,739
7. Lingsugur ..	..	1,701	..	..	..	..	..	..	..	..	400	14,924	1,199	2,838
8. Koppal ..	3,952	1,139	..	..	..	..	..	..	..	..	597	19,339	5,105	3,672
9. Sindhnoor ..	149	233	..	..	..	..	..	..	..	..	502	6,810	631	59
10. Gulbarga ..	12,521	42,033	..	..	..	..	..	..	..	..	1,057	68,611	9,047	53,124
11. Yadgir ..	7,051	11,526	..	..	..	..	..	..	..	..	1,387	36,323	7,083	41,631
12. Tandur ..	702	1,500	..	..	880	..	..	..	..	..	179	4,262	702	2,400

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.II. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

District	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				Other Funds	Reserve Fund	Working Capital	PROFIT AND LOSS FOR THE YEAR		Usual dividend paid on shares	MOST USUAL RATE OF INTEREST			
	Societies	Provincial or Cen- tral Banks		Govern- ment				Book Profit	Loss		On borrow- ing	On lend- ing		
		Short term	Long term											
1	21	22	23	24	25	26 (a)	26 (b)	26 (c)	27	28	29			
Class. I—Credit														
1. Hyderabad Proper	..	19,647	..	1,99,576	..	94,251	3,30,863	28,13,959	+	1,18,966	..	10%	8%	9½%
<i>Districts.</i>														
2. Aurangabad	3,359	6,309	55,177	+	3,208	..	6½%	..	..
3. Warangal	..	80	..	4,577	..	7,994	14,947	97,964	+	5,459	..	..	..	..
4. Medak	..	320	2,531	2,630	..	5,308	11,566	77,693	+	3,512	..	..	..	..
5. Atrai-Balda	1	2	651	+	53	..	..	..	..
6. Parbhani	303	439	4,480	+	328	..	..	..	..
7. Beed	483	..	2,192	1,570	13,916	+	223	—	86	..	..
8. Gulbarga	1,365	..	1,024	1,711	29,841	+	1,256	..	..	..	..
9. Raichur	893	..	4,347	2,107	13,308	+	768	..	..	..	..
10. Nalgonda	..	10	5,640	4,074	..	8,043	4,040	33,665	+	785	—	983	..	..
11. Karimnagar	2,429	5,443	..	2,840	2,803	29,141	+	1,568	—	3	..	..
12. Mahbubnagar	15,314	..	8,715	5,152	54,144	+	1,762	..	..	..	..

13. Nizamabad	..	..	2,439	..	1,145	4,659	30,077	+	1,893	..	..	..	..
14. Nanded	..	..	1,000	..	1,168	1,285	14,292	+	955	..	..	..	..
15. Paigah	..	..	..	..	2,300	938	9,683	+	625	..	..	..	..
16. Bidar	..	..	..	..	1,550	943	21,800	+	833	14	..	..	..
17. Asifabad	..	..	911	..	1,812	532	6,141	+	285	..	..	..	..
18. Osmanabad	..	..	..	..	1,681	1,218	18,714	+	1,547	..	..	..	..
Total Districts	..	410	14,068	..	53,291	60,221	5,10,687	+	25,061	1,086	..	..	..
Total I.	..	20,057	14,068	..	1,47,542	4,00,084	33,24,646	+	1,44,027	1,086	..	..	..
<i>Class—I-A. Urban Ranks.</i>													
1. Nalgonda	..	..	16,070	..	841	1,268	21,704	..	..	1,653	..	8%	9%
2. Bhongir	..	..	27,321	..	6,704	3,247	56,331	+	1,289	..	..	..	..
3. Suryapet	..	..	10,976	..	256	17	20,001	+	145	..	..	..	..
4. Nizamabad	..	..	3,370	..	35	38	4,876	+	23	..	..	..	..
5. Banswada	..	..	10	..	237	81	2,131	+	78	..	..	..	..
6. Raichur	..	..	12,882	..	4,831	2,438	54,260	+	3,260	..	..	..	..
7. Lingsugur	..	..	..	..	1,816	670	21,447	+	1,796	..	..	..	..
8. Koppal	..	..	..	..	2,881	1,721	37,769	+	3,466	..	..	..	..
9. Sindhoor (Gangavati)	..	..	..	..	2,374	2,269	12,143	+	1,377	..	..	..	..
10. Gulbarga	..	..	..	..	8,096	3,498	1,42,371	+	9,848	..	..	..	..
11. Yadgir	..	307	..	..	13,546	2,802	1,02,342	+	7,152	..	..	..	..
12. Tandur	..	380	..	..	152	56	7,952	+	218	..	..	..	..

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

District	Num-ber of Socie-ties	LOANS MADE DURING THE YEAR				RECEIPTS FROM LOANS AND DEPOSITS REPAYED DURING THE YEAR BY				LOANS DUE BY			
		Number of members		Individuals		Banks and Societies		Individuals		Banks and Societies		Of which overdue	
				Short term	Long term			Short term	Long term			Short term	Long term
1	2	3	4	5	6	7	8	9	10				
13. Osmanabad ..	7	2,164	..	72,124	140	..	41,325	1,249	..	1,16,863	..	..	1,001
14. Beed ..	2	573	23,905	..	..	19,976	..	..	24,122	..	..	..	..
15. Moninabad ..	2	53	575	..	..	142	..	..	1,582	..	..	..	..
16. Mahabubnagar ..	6	162	..	2,962	..	..	1,864	..	..	6,046	..	..	..
17. Nagarkurnool ..	5	257	..	8,677	..	5,051	138	..	..	8,539	..	..	..
18. Warangal ..	2	377	7,075	20,639	..	4,969	10,489	..	11,318	45,494	..	..	..
19. Khammam ..	3	262	90	9,242	3	40	2,500	1,514	50	14,487	..	..	3
20. Mahabubabad ..	2	185	4,825	..	..	4,226	..	..	8,015	..	..	..	..
21. Karimnagar ..	3	192	10,743	..	..	..	10,063	..	..	7,267	..	..	..
22. Jagtial ..	3	160	..	5,081	..	..	2,376	..	..	6,227	..	..	..
23. Bidar ..	1	230	12,833	..	..	10,607	..	..	18,805	..	..	..	..
24. Udgir ..	3	339	639	10,556	1,000	1,119	8,075	..	..	18,669	..	..	1,000

25. Baldia Bank	1	685	..	12,960	..	..	32,562	..	37,575	67,313	..	..
26. Parbhani	3	334	11,746	4,730	707	9,531	2,530	562	8,661	4,196	..	145
27. Hingoli	1	175	3,032	..	..	3,536	..	..	4,919	..	..	..
28. Nirmal	2	185	2,385	..	..	984	..	..	3,299	..	..	..
29. Aurangabad	3	466	28,974	20,061	8,500	15,630	5,461	5,000	41,165	16,201	..	..
30. Jalna	3	339	7,815	12,229	..	5,915	3,099	..	6,935	22,162	..	..
31. Medak	2	189	693	2,197	..	1,180	300	..	2,446	1,897	..	..
32. Sangareddy	1	20	..	..	..	..	..	..	..	..	..	..
33. Manthani	4	212	8,853	..	..	1,074	..	..	7,784	..	..	..
34. Paigah	1	95	..	5,415	..	..	2,325	..	..	3,663	..	..
35. Chinnor	2	107	..	6,076	8,219	..	1,295	3,312	..	5,733	..	..
36. Nanded	4	231	8,305	..	..	2,321	..	..	7,142	..	..	..
37. Christian Bank	1	23	..	..	..	..	..	..	..	..	..	..
Total Urban Banks	109	18,497	2,04,235	2,38,770	45,869	1,59,067	1,98,651	59,028	3,57,494	5,92,412	..	23,266
<i>Class I.-B.—Unlimited</i>												
1. Karimnagar Con- tractors.	1	15	..	..	..	..	..	..	..	8,152	..	..
2. Mahabubnagar Traders.	1	19	..	..	..	..	1,233	..	..	9,984	..	..
Total Class I.-B.	2	34	..	..	..	..	1,233	..	..	18,086	..	..
Total Class I.	372	30,531	2,99,969	23,56,733	1,86,596	2,49,493	21,39,473	2,04,547	4,95,001	33,67,500	..	2,06,445
Total Last year	343	26,104	4,22,519	22,59,245	1,78,128	3,51,373	19,76,875	1,50,727	6,33,633	29,90,227	..	2,27,237

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.II. the Nizami's Dominions (Hyderabad -Deccan) for the year ending with July 1938.—(contd.)

District	LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM										LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM		
	Individuals		Central Banks		Primary Societies	Government		Sale of goods to members	Purchase of members' products	Cost of management	Paid up share capital	Members	Non-members
	Members	Non-members	Short term	Long term		Short term	Long term						
1	11		12		13	14		15	16	17	18	19	20
13. Osmanabad ..	28,512	2,185	..	..	..	..	..	..	..	1,726	51,472	55,796	5,861
14. Beed ..	5,000	4,240	6,162	..	..	..	..	3	..	442	6,820	16,278	4,440
15. Mominabad ..	..	..	..	..	..	..	..	..	..	1	1,455	..	..
16. Mahbubnagar ..	..	..	..	3,496	..	..	..	..	..	212	1,171	..	..
17. Nagarkurnool ..	..	1,500	..	5,401	60	..	..	..	..	246	2,908	100	1,500
18. Warangal ..	18,450	15,036	..	..	..	..	..	7	..	620	8,446	32,250	16,400
19. Khammam ..	..	14,559	..	..	..	..	..	44	..	266	4,638	..	15,952
20. Mahbubabad ..	..	6,500	350	..	..	..	..	40	..	243	1,608	..	6,500
21. Karimnagar ..	502	800	500	..	..	..	..	..	..	241	2,548	1,103	2,115
22. Jagtial ..	1,000	..	1,890	..	..	..	..	..	..	236	2,170	2,100	1,000
23. Bidar ..	400	4,952	..	..	..	..	..	17	..	536	4,633	400	14,752
24. Udgir ..	560	10,574	..	..	..	..	..	..	..	316	4,891	1,060	14,874

25. Baldia Bank ..	9,080	..	..	..	..	..	72	..	1,780	26,380	..	51,808
26. Parbhani ..	5,488	900	..	..	..	..	48	..	445	5,336	900	5,027
27. Hingoli ..	548	50	800	..	..	..	..	..	277	3,466	..	542
28. Nirmal ..	..	..	..	1,400	..	..	..	..	141	1,426	..	..
29. Aurangabad ..	10,916	16,959	..	..	..	..	115	..	1,178	10,398	15,601	31,253
30. Jalna ..	..	..	..	6,000	..	..	..	..	105	6,256	..	5,437
31. Medak ..	..	..	..	..	..	..	..	..	159	972	..	3,446
32. Sangareddy ..	..	..	..	..	..	..	..	..	36	29	..	..
33. Manthani ..	6,000	..	..	3,015	..	..	..	..	20	2,107	..	3,000
34. Paigah ..	..	..	..	..	..	..	..	..	19	3,441	..	..
35. Chinmoor ..	3,200	..	401	100	..	..	..	..	143	1,058	..	4,200
36. Nanded ..	..	1,122	..	4,000	..	..	..	..	188	2,736	985	..
37. Christian Bank ..	..	..	..	..	..	..	..	..	..	..	..	..
Total Urban Banks	1,00,812	1,57,045	10,088	84,144	440	..	1,008	..	16,261	3,57,609	1,59,354	3,00,795
<i>Class I.-B.-Unlimited</i>												
1. Karimnagar Con- tractors.	..	..	..	..	..	..	..	..	..	5,646	..	..
2. Mahabubnagar Traders.	..	..	..	..	..	..	..	..	28	2,325	..	..
Total Class I.-B...	..	..	..	..	..	..	..	..	28	7,971	..	..
Total Class I. ..	2,47,180	2,29,557	18,188	2,18,420	16,169	..	69,908	..	43,565	23,83,970	4,66,373	4,79,574
Total Last year ..	2,96,303	4,19,843	24,649	1,42,466	16,139	..	13,868	18,077	32,805	22,90,632	4,33,238	4,68,985

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.--(contd.)

District.	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				Other Funds	Reserve Fund	Working Capital	PROFIT AND LOSS FOR THE YEAR		Usual dividend paid on shares	MOST USUAL RATE OF INTEREST	
	Societies	Provincial or Central Banks		Government				Book Profit	Loss		On borrow- ing	On lending
		Short term	Long term									
1	21	22	23	24	25	26 (a)	26 (b)	26 (c)	27	28	29	
13. Osmanabad	1,001	..	2,390	2,250	1,18,770	+	5,300	..	6½%	9½%
14. Beed	..	173	..	678	245	28,634	+	609	..	..	..	..
15. Mominabad	90	55	1,009	+	130	..	..	..	..
16. Mahbubnagar	5,373	16	11	6,571	+	21	49	..	..	..
17. Nagarkurnool	60	..	4,539	76	57	9,240	+	45	..	..	..	..
18. Warangal	..	/	..	1,046	402	58,544	+	1,134	..	..	..	..
19. Khammam	41	359	131	21,121	+	628	..	..	..	..
20. Mahbubabad	..	330	..	114	38	8,590	+	247	..	..	..	..
21. Karimnagar	..	1,783	..	134	48	7,731	+	230	..	..	..	..
22. Jagtiyal	..	1,328	..	175	150	6,923	+	68	..	..	..	..
23. Bidar	..	2	..	21	9	19,817	+	345	..	..	..	..
24. Udgir	408	162	21,395	+	622	..	..	..	..

25. Badia Bank	..	62,270	..	2,670	281	1,42,909	+	210	..	..	..	..	..	..
26. Parbhani	..	800	..	490	731	13,284	+	397	..	..	..	..	..	..
27. Hingoli	..	..	979	53	97	5,137	+	95	..	..	..	..	..	..
28. Nirmal	..	2,295	..	14	5	3,740	+	13	35	..	..	..	..	..
29. Aurangabad	..	857	..	742	265	58,616	+	1,856	..	..	..	..	..	..
30. Jalna	..	18,000	..	242	87	30,022	+	1,263	..	..	..	..	..	..
31. Medak	..	..	..	20	7	4,445	+	76	..	..	..	..	..	..
32. Sangareddy	..	..	..	10	..	39	+	..	36	..	..	..	..	..
33. Manthani	..	3,000	..	..	..	8,107	+	200	..	..	..	..	..	..
34. Paigah	..	..	..	24	8	3,473	+	277	..	..	..	..	..	..
35. Chinnoor	..	100	..	..	..	5,759	+	90	19	..	..	..	..	..
36. Nanded	..	4,000	..	5	..	7,726	+	141	..	..	..	..	..	..
37. Christian Bank	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Total Urban Banks	747	10,047	1,72,405	..	51,555	28,189	+	42,709	—	1,792	..	..	..	..
<i>Class I. B.—Unlimited</i>														
1. Karimnagar Con-tractors.	..	..	..	2,023	1,876	10,145	+	592	..	..	..	5 to 8 %	9½ %	..
2. Mahabnagar traders.	..	11,944	..	2,563	..	16,882	+	..	—	870	..	..	..	..
Total Class I. B. ..	..	11,944	..	5,186	1,876	26,977	+	592	—	870	..	..	..	..
Total Class I. ..	20,804	24,115	4,28,054	..	2,04,283	4,25,099	+	1,87,328	—	3,748	..	..	..	..
Total Last Year ..	6,198	15,175	4,34,621	..	1,85,822	3,84,195	+	1,73,926	—	1,526	..	..	..	..

STATEMENT "C."

Operation of Non-agricultural Societies in H.E. II. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

District	Number of Societies	Number of members	LOANS MADE DURING THE YEAR				RECEIPTS FROM LOANS AND DEPOSITS PAID DURING THE YEAR BY				LOANS DUE BY			
			Individuals		Banks and Societies		Individuals		Banks and Societies		Individuals		Of which overdue	
			Short term	Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term	Long term
1	2	3	4	5	6	7	8	9	10					
Class II.—Purchase and Sale Ltd. Stores.														
1. Sangareddy Store.	1	10	..	..	..	..	..	..	..	..	..	..	..	..
2. Balda "	2	246	..	38,365	..	..	..	..	39,305	..	..	..	..	1,867
3. Lingsugur "	2	163	..	..	..	..	..	..	..	..	..	..	..	..
4. Gulbarga "	1	164	..	..	..	..	..	..	..	..	..	..	..	44
5. Sindhmoor "	1	39	..	..	..	..	..	..	..	..	..	..	..	..
Total Class II ..	7	622	..	38,365	..	..	..	..	39,305	..	..	..	..	1,911
Class II.-B.—Weavers Unlimited.														
1. Mahbubnagar ..	6	173	..	270	..	441	..	..	5	..	16,807	..	..	1,811
2. Nalgonda ..	6	200	806	590	..	1,030	..	..	..	885	19,002	..	..	988
3. Paigah ..	4	80	..	73	..	643	..	..	..	..	8,662	..	..	73
4. Nizamabad ..	1	13	..	..	..	..	..	..	..	..	965	..	..	..
5. Medak ..	8	126	..	..	..	114	..	..	..	5,646	8,785	..	..	714

6. Raichur ..	1	22	..	..	..	..	..	64	..	..	1,848	..	..	..
7. Gulbarga ..	6	172	..	..	140	..	..	276	..	..	17,802	..	..	390
8. Parbhani ..	1	87	..	..	..	..	..	288	..	..	12,384	..	..	58
9. Warangal ..	20	353	..	4	465	..	..	1,344	362	..	16,936	..	..	480
10. Karimnagar ..	7	142	304	..	120	332	86	..	906	..	3,822	..	..	391
Total Weavers ..	60	1,368	1,200	4	1,728	446	4,284	449	7,437	1,07,008	..	..	..	4,905
Total Class II. ..	67	1,990	1,200	4	40,093	446	4,284	39,754	7,437	1,07,008	..	..	..	6,816
Total Last year ..	75	2,131	400	209	1,01,721	1,548	5,552	1,04,086	12,818	1,06,947	..	..	..	7,933
<i>Class IV.—Purchase and Sale, Unlimited.</i>														
1. Paper Manufacturers C.S.	4	68	..	..	26	..	13	..	502	2,661	..	..	..	239
2. Carpenters ..	5	76	150	..	18	48	..	150	315	5,738	..	..	..	1,037
3. Gold and Brass Smiths.	10	163	780	..	217	170	154	193	1,904	12,916	..	..	..	609
4. Dyers (Medak) ..	1	10	..	..	..	..	..	..	833	..	..	..	..	124
5. Shoe Makers, C.S.	6	78	..	60	51	66	263	60	80	5,005	..	..	..	114
6. Bidar Industry ..	1	10	..	..	..	..	..	..	..	1,319	..	..	..	..
7. Tanners C.S. ..	1	14	..	..	..	..	..	..	..	802	..	..	..	..
8. Basket Makers ..	1	11	..	..	..	..	20	35	42	250	..	..	..	102
9. Cutlers C.S.	1	12	..	..	..	..	1	53	..	903	..	..	..	107
10. Indriyal Soap Mfr. C.S.	1	..	..	..	..	..	..	..	..	..	..	..	..	..
11. Potters, C.S. ..	1	13	..	175	..	..	31	..	..	408	..	..	..	..
Total Class IV. ..	32	455	930	235	400	284	482	403	3,766	30,352	..	..	..	2,332
Total Last year ..	32	461	1,735	500	755	22	1,436	2,103	3,349	30,370	..	..	..	2,335

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.II. the Nizam's Dominions (Hyderabad-Decem) for the year ending 6th July 1938.—(contd.)

District	LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM								LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				
	Individuals		Central Banks		Primary Societies	Government		Sale of goods to members	Purchase of members' products	Cost of management	Paid up share capital	Non-members	
	Members	Non-members	Short term	Long term		Short term	Long term					Members	Non-members
1	11		12		13	14		15	16	17	18	19	20
Class II.—Purchase and Sale, Limited Stores.													
1. Sangareddy ..	..	..	..	..	..	..	..	..	..	..	679	1,221	..
2. Balda " ..	14,545	2,204	..	..	..	..	..	76,112	..	3,130	20,923	15,863	..
3. Lingsugur " ..	179	125	..	..	100	..	..	8,535	..	559	2,404	10	..
4. Gulbarga " ..	..	..	..	..	..	..	..	11,785	..	720	5,924	..	5,000
5. Sindhnoor " ..	..	42	400	..	..	..	..	840	..	23	643	..	..
Total Class II. ..	14,724	2,461	400	..	100	..	..	97,222	..	4,452	30,663	17,094	5,000
Class II.-B.—Weavers, Unlimited.													
1. Mahbubnagar ..	..	..	..	..	..	..	..	13	..	41	3,716	212	..
2. Nalgonda " ..	14	..	..	885	..	..	..	..	..	104	6,044	36	..
3. Paigah " ..	..	..	..	..	..	..	..	..	..	..	768	..	..
4. Nizamabad " ..	..	..	..	..	..	..	..	..	..	1	471	..	..
5. Medak " ..	4	..	..	..	..	..	..	4	..	28	2,558	655	..

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

District	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM					Other Funds	Reserve Fund	Working Capital	PROFIT AND LOSS FOR THE YEAR		Usual dividend paid on shares	MOST USUAL RATE OF INTEREST	
	Societies	Provincial or Cen- tral Banks		Govern- ment	Book Profit				Loss	On borrow- ing		On lending	
		Short term	Long term										
1	21	22	23	24	25	26 (a)	26 (b)	26 (c)	27	28	29		
<i>Class II.—Purchase & Sale Ltd., Stores.</i>													
1. Sangareddy Store	..	..	..	186	77	2,163	+	..	..	4½%	8%	..
2. Balda "	..	..	..	552	4,348	41,686	+	870	..	"	"	..
3. Lingsugur "	100	400	..	309	141	3,454	+	..	—	294	"	..	
4. Gulbarga "	800	..	..	55	152	11,931	+	..	—	962	"	..
5. Sindhnoor "	..	..	..	193	74	910	+	42	..	"	"	..
Total Class II	900	400	..	1,205	4,792	60,144	+	912	—	1,256	..	..
<i>Class II.B.—Weavers, Unlimited</i>													
1. Mahbubnagar ..	995	..	4,243	9,925	1,562	21,980	+	139	—	405	6½%	9½%	
2. Nalgonda ..	..	..	13,258	1,710	1,848	30,156	+	223	—	110	"	"
3. Paigah ..	..	..	6,279	..	83	12,031	+	68	—	342	"	"
4. Nizamabad ..	..	..	487	..	540	1,498	+	51	..	"	"	"
5. Medak ..	2,925	1,335	651	3,722	4,080	22,121	+	906	—	43	"	"	

6.	Raidur	..	..	1,477	..	40	646	2,789	+	42	..	..	..	..
7.	Gulbarga	..	..	18,004	200	5,808	..	29,772	+	586	—	427	..	..
8.	Parbhani	..	..	2,278	5,000	4,260	2,992	19,445	+	657	..	..	..	..
9.	Warangal	..	1,982	11,192	4,075	2,633	4,403	27,468	+	1,061	—	864	..	..
10.	Karimnagar	..	..	570	60	1,222	1,120	6,722	+	257	..	..	..	..
	Total Weavers	5,902	1,525	58,439	27,165	21,736	26,729	1,73,982	+	3,990	—	2,191	..	..
	Total Class II	6,802	1,525	58,839	27,165	23,031	31,521	2,34,126	+	4,902	—	3,447	..	..
	Total Last Year	8,202	3,855	56,835	27,453	24,601	33,041	2,49,538	+	6,374	—	4,548	..	..
<i>Class IV.—Purchase and Sale, Unlimited.</i>														
1.	Paper Manufacturers C.S.	..	86	..	..	135	788	3,058	+	153	..	..	..	6½%
2.	Carpenters	..	2,059	..	2,020	1,458	482	8,707	+	759	..	..	..	8%
3.	Gold & Brass Smiths	..	..	1,957	647	1,326	3,389	17,320	+	841	..	..	..	6¼%
4.	Dyers (Medak)	..	..	91	..	..	813	1,307	+	38	..	..	..	..
5.	Shoe Makers C.S.	..	..	..	925	1,020	1,649	6,554	+	191	..	..	..	8%
6.	Bidar Industry	..	..	..	200	800	452	2,030	+	30	..	..	..	..
7.	Tanners C.S.	..	..	..	826	..	92	1,529	+	33	..	..	..	..
8.	Basket Makers	..	..	..	..	..	162	525	+	40	..	..	..	..
9.	Cutlers C. S.	..	..	..	..	..	164	1,235	+	56	..	..	..	..
10.	Indriyal Soap Mfg. C.S.	..	..	..	..	3,000	..	4,009	+	..	..	..	..	..
11.	Potters, C. S.	..	..	..	..	..	..	..	+	..	..	..	..	..
	Total Class IV	2,145	2,049	5,085	7,789	6,883	7,956	47,626	+	2,144	..	..	..	..
	Total Last Year	2,059	2,048	4,751	7,914	5,357	7,592	46,120	+	1,579	—	22	..	..

STATEMENT "C."

Operation of Non-agricultural Societies in II.E.II. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

District	Num-ber of Socie-ties	LOANS MADE DURING THE YEAR			RECEIPTS FROM LOANS AND DEPOSITS REPAID DURING THE YEAR BY			LOANS DUE BY			
		Number of members	Individuals		Banks and Societies	Individuals		Individuals		Of which overdue	
			Short term	Long term		Short term	Long term	Short term	Long term	Short term	Long term
1	2	3	4	5	6	7	8	9	10		
<i>Class V.—Other Limited.</i>											
1. Cotton Sale S.C. Raichur.	1	12	1,27,410	..	..	..	9,914	..	1,270	..	..
2. Do Koppal ..	1	323	48,881	..	144	..	15,093	..	340	..	..
3. Do Jalna ..	1	65	..	25	..	1	..	..	1,606	..	..
4. Do Parbhani..	1	148	..	..	..	..	153	..	750	..	..
5. Do Yadgir ..	1	22	2,814	..	..	..	743	..	..	..	..
6. Do Nanded ..	1	147	..	..	3,000	1,755	160	..	3,000	..	..
7. Do Aurang-abad.	2	49	1,896	..	111	..	3,381	..	111	..	..
Total Class V. ..	8	766	1,75,951	..	3,280	2,260	29,394	..	6,477	..	..
<i>Other Sale Products C.S.</i>											
1. Sindhnoor Im-plements and Seeds C.S	1	300	6,416	..	..	..	18,345	..	543	..	..
2. Parbhani do ..	1	50	..	..	..	..	..	..	2,180	..	..
3. Gulbarga S.P.C.S.	1	250	21,018	..	25	..	17,487	..	3	..	..

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

District	LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM								LOANS & DEPOSITS HELD AT THE END OF THE YEAR FROM				
	Individuals		Central Banks		Primary Societies	Government		Sale of goods to members	Purchase of members' products	Cost of management	Paid up share capital	Non-Members	
	Members	Non-members	Short term	Long term		Short term	Long term						
					11			12	13	14	15		16	17	18	19	20
i													
Class V. Other Ltd.													
1. Cotton Sale C.S. Raichur.	..	5,355	..	900	..	..	..	..	..	96	670	2,097	..
2. Do Koppal ..	7,822	26,055	..	..	..	..	..	22,691	22,616	1,165	3,010	204	..
3. Do Jahna ..	..	..	..	..	..	..	..	..	..	..	202	..	..
4. Do Parbhani..	..	..	..	..	..	..	..	..	..	51	511	..	81
5. Do Yadgir ..	914	..	..	1,000	..	..	..	30,247	29,083	628	121	369	515
6. Do Nanded ..	..	..	..	..	..	..	..	37	..	270	1,760	..	..
7. Do Aurangabad.	..	..	..	..	..	..	..	527	695	32	3,631	..	..
Total Class V. ..	8,736	31,410	..	1,900	..	..	..	53,502	52,394	2,242	9,905	2,670	596
2. Other Sale													
1. Sindhoor Im-plements and Seeds C.S.	172	58	..	..	..	..	..	..	..	164	11,532	2,392	525
2. Parbhani do	..	2,688	..	..	..	..	..	3,511	2,821	283	268	..	3,727
3. Gulbarga S.P. C.S.	86	58	7,178	..	10,508	..	..	13,408	15,312	483	1,866	9	271

4. Mominabad Implements and Seeds C.S.	..	..	..	..	..	..	..	..	82	8	32	100	..	260
5. Beed do ..	..	..	..	..	..	..	..	120	..	..	..	260	..	..
6. Nizamabad do	..	..	..	..	1,000	..	..	..	..	..	51	3,480	..	..
7. Banswada do	..	..	..	..	..	..	..	..	..	..	..	128	..	..
8. Khammam ..	..	202	..	..	..	..	..	747	736	2	..	..	..	262
Ground-nuts C.S.	..	3,061	7,173	1,000	10,508	..	..	17,369	18,372	1,015	17,629	2,401	5,045	
Total ..	258	3,061	7,173	1,000	10,508	..	..	17,369	18,372	1,015	17,629	2,401	5,045	
3. Rural Uplift.														
1. Aurangabad ..	18	..	..	..	..	..	..	..	..	50	255	57	..	..
2. Jalna ..	..	..	..	..	..	..	..	..	..	..	434	..	..	..
3. Beed ..	..	..	..	..	..	..	..	17	..	..	..	..	..	4
4. Mominabad ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
5. Nizamabad ..	..	80	..	..	..	..	..	..	..	92	10	..	..	30
6. Banswada ..	..	..	..	..	..	..	..	..	..	5	..	..	..	..
7. Gulbarga ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
8. Tandoor ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
9. Yadgir ..	..	..	..	..	..	..	..	..	..	243	..	..	..	..
10. Nirmal ..	..	..	..	..	..	..	..	20	..	128	2,057	..	..	..
11. Chinnur ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
12. Osmanabad ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
13. Warangal ..	1	..	..	..	..	..	..	..	..	..	101	8	..	8
14. Khammam ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
15. Mahbubabad ..	..	..	..	..	..	..	..	..	..	7	..	..	..	..

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

District	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM					Other Funds	Reserve Fund	Working Capital	PROFIT AND LOSS FOR THE YEAR		Usual dividend paid on shares	MOST USUAL RATE OF INTEREST	
	Provincial Central Banks				Book Profit				Loss	On borrow- ing		On lending	
	Societies	Short term	Long term	Govern- ment									
1	21	22	23	24	25	26 (a)	26 (b)	26 (c)	27	28	29		
<i>Class V.—Other Limited.</i>													
1. Cotton Sale C. S. Raichur ..	..	9,856	..	1,270	466	14,359	+	..	222	..	8%	9½%
2 Do Koppal ..	..	..	10,867	2,387	1,883	17,851	+	327	..	..	"	"
3 Do Jalna ..	..	..	..	1,165	426	1,793	+	15	..	..	"	"
4 Do Parbhani..	150	..	..	1,249	1,601	8,592	+	..	51	..	"	"
5 Do Yadgir..	..	666	..	194	78	1,943	+	70	..	..	"	"
6. Do Nanded ..	..	..	..	218	722	4,595	+	904	..	10%	"	"
7. Do Aurangabad ..	..	..	..	404	323	4,358	+	232	..	..	"	"
Total Class V. ..	150	10,522	10,867	8,782	4,999	48,491	+	1,548	273	..	..	..
<i>2. Other Sale Pro- ducts C. S.</i>													
1. Sindhnoor Im- plements & Seeds C.S.	353	..	..	2,596	1,858	19,256	+	1,614	..	6%	8%	9½%
2. Parbhani do ..	..	..	..	4,797	1,800	10,592	+	116	..	"	"	"
3. Gulbarga, S.P.C.S	15,008	5,200	..	407	378	23,139	+	275	..	"	"	"	

4. Mominabad Im- plements & Seeds C.S.	..	15,361	5,200	1,000	..	..	54	17	431	+	..	-	19	..	..	..	..
5. Beed do ..	..	..	..	..	..	..	42	14	316	+	7	..	..	..	..	..	..
6. Nizamabad do	..	..	..	1,000	..	..	..	..	4,480	+	55	..	..	..	..	..	..
7. Banswada ..	..	..	..	..	..	..	1	1	125	+	..	..	..	..	..	..	..
8. Khammam Ground-nuts C. S.	..	..	..	..	..	..	..	..	262	+	..	-	1	..	..	..	..
Total ..	..	15,361	5,200	1,000	..	..	7,897	4,068	58,601	+	2,067	-	20	..	..	..	..
3. Rural Uplift C. S.	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
1. Aurangabad ..	..	..	..	..	..	..	70	24	406	+	325	-	21	..	..	..	..
2. Jahna ..	..	..	..	..	..	..	188	50	622	+	88	..	..	..	..	..	..
3. Beed ..	..	..	..	..	..	..	234	..	238	+	..	..	..	..	..	..	..
4. Mominabad ..	..	..	..	..	..	..	37	..	37	+	..	..	..	..	..	..	..
5. Nizamabad ..	..	..	..	..	..	..	..	..	40	+	42	..	..	..	..	..	..
6. Banswada ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
7. Gulbarga ..	..	..	..	..	..	..	13	5	18	+	10	..	..	..	..	..	..
8. Tandoor ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
9. Yadgir ..	..	..	..	..	..	..	1,807	..	1,807	+	13	-	192	..	..	..	..
10. Nirmal ..	..	..	..	..	..	..	9	3	2,069	+	58	-	61	..	..	..	..
11. Chinnur ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
12. Osmanabad ..	..	..	..	..	..	..	4	..	4	+	..	..	..	..	..	..	..
13. Warangal ..	..	..	..	..	..	..	130	..	247	+	..	-	11	..	..	..	..
14. Khammam ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
15. Mahbubabad ..	..	..	..	..	..	..	30	..	30	+	13	..	..	..	..	..	..

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.---(contd.)

District	Num-ber of Soci-eties	Number of members	LOANS MADE DURING THE YEAR				RECEIPTS FROM LOANS AND DEPOSITS REPAID DURING THE YEAR BY				LOANS DUE BY			
			Individuals		Banks and Societies	Short term	Individuals		Banks and Societies	Short term	Individuals		Of which overdue	
			Short term	Long term			Short term	Long term			Short term	Long term	Short term	Long term
1	2	3	4	5	6	7	8	9	10					
16. Farahabad ..	1	11	..	..	..	..	..	..	..	..	..	..	..	..
17. Karimnagar ..	2	49	..	..	..	..	..	..	..	..	..	..	..	..
18. Jagtiyal ..	2	190	..	..	..	..	..	..	..	..	..	..	..	..
19. Nanded ..	5	71	..	..	..	..	..	..	..	..	..	..	..	..
20. Medak ..	3	439	..	..	..	..	..	..	..	..	..	..	..	..
21. Sangareddy ..	2	65	..	..	..	..	..	..	..	..	..	..	..	..
22. Bidar ..	1	91	..	..	..	..	..	..	..	..	..	..	..	..
23. Udgir ..	2	210	..	..	..	..	..	..	..	..	..	..	..	..
24. Parbhani ..	3	224	..	..	..	..	..	..	..	..	..	..	..	..
25. Hingoli ..	2	53	..	..	..	..	..	..	..	..	..	..	..	..
26. Raichur ..	3	36	..	..	..	..	..	..	..	..	..	..	..	..
27. Lingsugur ..	2	34	..	..	..	..	..	..	..	..	..	..	..	..

STATEMENT "C."

Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

District	LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM								LOANS & DEPOSITS HELD AT THE END OF THE YEAR FROM				
	Individuals		Central Banks		Primary Societies	Government		Sale of goods to members	Purchase of members' products	Cost of management	Paid up share capital	Members	Non-members
	Members	Non-members	Short term	Long term		Short term	Long term						
					11			12	13	14	15	16	17	18	19	20
1													
16. Farahabad Development.
17. Karimnagar	8	..	..	..
18. Jagtiyal	159	..	..
19. Nanded	64	..	..
20. Medak	11	..	..	..
21. Sangareddy
22. Bidar
23. Udgir
24. Parbhani	10	..	..	..
25. Hingoli
26. Raichur
27. Lingsugur	1	..	..	..

STATEMENT "C."
Operation of Non-agricultural Societies in H.E.H. the Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.

District	DEPOSITS HELD AT THE END OF THE YEAR FROM					Other Funds	Reserve Fund	Working Capital	PROFIT AND LOSS FOR THE YEAR		Usual dividend paid on shares	MOST USUAL RATE OF INTEREST						
	Societies	Provincial or Central Banks		22	23				24	25		26 (a)	26 (b)	26 (c)	27	28	29	
		Short term	Long term															Government
I	21	22	23	24	25	26 (a)	26 (b)	26 (c)	27	28	29							
7. The Indian Industries, Paigah ..	..	..	..	..	812	1,577	..	..	..	..	..	..
8. Cottage Industries, Aur'bad. ..	..	..	..	886	562	7,450	..	166	..	..	..	..		
9. Barqi Laundry, Balda ..	..	..	5,500	..	..	23,400	..	1,420	..	..	..	..		
10. Gorakshana Sabha, Parbhani ..	..	..	..	42,700	38	42,733	+	3,428	..	..	..	..		
Total Class V ..	15,511	5,200	23,665	65,461	11,991	3,36,540	+	10,648	..	..	..	..		
Total Last Year ..	17,029	5,000	21,299	13,727	9,560	2,04,353	+	10,205	..	..	..	..		
Class VI—Miscellaneous, Unlimited																		
1. Tonga—Ranan, Raichur ..	..	..	392	39	207	688	..	—	4	..	..	..			
2. do Warangal..	835	..	828	620	1,195	3,528	..	—	384	..	8%	9½%						
Total Class VI.	835	..	1,220	659	1,402	4,216	..	—	388	..	..	..			
Total Classes V & VI	61,346	5,200	24,885	66,120	13,393	3,40,756	+	10,648	..	..	..	..		
Total last year ..	17,864	5,000	22,519	14,208	10,903	2,08,332	+	10,442	..	..	..	..		
Grand Total ..	46,097	32,889	5,11,813	2,99,767	4,77,969	50,49,780	+	2,05,022	..	..	..	..		
Total Last Year ..	34,413	26,078	5,18,726	2,29,498	4,33,731	47,22,314	+	1,92,821	..	..	..	..		

STATEMENT "C."

Operation of Non-agricultural Societies in the British Administered Areas in H.E.II. the Nizami's Dominions (Hyderabad-Deccan)
for the year ending 6th July 1988.

District	Num-ber of Soci-eties	LOANS MADE DURING THE YEAR				RECEIPTS FROM LOANS AND DEPOSITS REPAYD DURING THE YEAR BY				LOANS DUE BY			
		Number of members	Individuals		Banks and Societies	Individuals		Banks and Societies	Of which overdue	Individuals		Of which overdue	
			Short term	Long term		Short term	Long term			Short term	Long term	Short term	Long term
1	2	3	4	5	6	7	8	9	10	11	12	13	14
<i>I. Central and Urban</i>													
1. The Prudential Co-op. Central and Urban Bank Ltd.	1	1,828	4,48,388	..	40,000	2,04,515	..	..	6,37,997	..	..	..	40,000
<i>II. Limited Liability Credit Societies.</i>													
1. N.S. Railway Employees C.C.S.	1	6,076	8,26,563	..	..	7,39,079	..	..	7,45,502	..	..	..	..
2. The 11th P.A.V. O. Cavalry Co-op. Thrift and Savings Society.	1	354	44,267	..	19,000	42,297	..	4,040	54,478	..	..	..	21,600
3. The Police Dept. C.C.S.	1	1,030	53,882	..	..	55,298	..	..	42,657	..	..	..	..
4. The Public Ser-vants C.C.S.	1	386	43,297	..	..	31,335	..	..	39,824	..	..	..	..
5. The Military Pensioners C.C.S.	1	358	8,800	..	300	10,450	..	..	5,177	..	..	..	1,000
6. The Cantt. Menial Employees C.C.S.	1	442	5,165	..	572	4,960	..	..	3,754	..	..	..	572
7. The Malhub College Staff C.C.S.	1	36	9,052	..	..	9,208	..	..	5,930	..	..	..	600

STATEMENT "C."
*Operation of Non-agricultural Societies in the British Administered Areas in H.E.II. the Nizam's Dominions (Hyderabad-Deccan);
 for the year ending 6th July 1988.*

District	LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM						LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM						
	Individuals		Central Banks		Primary Societies	Government		Sale of goods to members	Purchase of members' products	Cost of management	Paid up share capital	Members	Non-members
	Members	Non-members	Short term	Long term		Short term	Long term						
	1	11	12	13	14	15	16							17	18	19	20
I. Central and Urban Bank.													
1. The Prudential Co-op. Central & Urban Bank Ltd.	6,94,107	..	10,566	..	..	..	9,118	58,410	6,63,852	..	3,76,798
II. Limited Liability Credit Societies.													
1. N. S. Railway Employees C.C.S.	91,917	1,89,707	..	..	..	..	8,784	1,22,115	2,06,256	..	10,844
2. The 11th P.A. V.O. Cavary Co-op. Thrift and Savings Society.	22,951	..	..	..	..	..	285	33,870	48,126	..	26,434
3. The Police Dept. C.C.S.	..	..	..	..	..	..	870	28,719	..	..	300
4. The Public Servants C.C.S.	..	27,851	..	..	..	..	507	11,213	300	..	..
5. The Military Pensioners C.C.S.	..	4,137	..	..	..	..	526	3,621	..	..	..
6. The Cantt. Menial Employees C.C.S.	..	..	..	..	..	..	242	8,495	..	..	..
7. The Mahbub College Staff C.C.S.	..	..	..	..	..	..	2	5,960	..	..	..

STATEMENT "C."

Operation of Non-agricultural Societies in the British Administered Areas in H.E.II. the Nizam's Dominions (Hyderabad-Deccan)
for the year ending 6th July 1988.

District	LOANS AND DEPOSITS HELD AT THE • END OF THE YEAR FROM				Reserve Fund	Other Funds	Working Capital	PROFIT AND LOSS FOR THE YEAR		Usual divi- dend paid on shares	MOST USUAL RATE OF INTEREST		
	Soci- eties	Provincial or Central Banks		Govern- ment				Divisible Profit	Loss exclu- ding over- due inter- est in profits— Pro- fit & Loss Statement		Balance sheet	On borro- wing	On lend- ing
		Short term	Long term										
1	21	22	23	24	25	26	27	28	29				
I. Central & Urban Banks.													
1. The Prudential Co-op. Central & Urban Bank Ltd.	..	10,506	..	..	18,355	21,044	7,72,227	15,312	..	8%	4½%	7½%
II. Limited Liability Credit Societies.													
1. N. S. Railway Employees C.C.S.	1,14,835	844	8,20,848	19,165	..	6½%	4½%	0%	
2. The 11th P.A.V.O. Cavalry Co-op. Thrift & Savings Society	1,683	3,381	87,060	3,184	..	5½%	..	5%	
3. The Police Dept. C.C.S.	2,374	1,557	43,494	1,807	..	5%	..	6½%	
4. The Public Ser- vants C.C.S.	2,015	1,670	41,332	1,756	..	6½%	5%	9½%	
5. The Military Pensioners C.C.S.	..	1,369	..	..	740	282	6,618	162	..	3½%	5½%	12½%
6. The Cantt. Menial Employees C.C.S.	313	362	4,170	228	..	..	..	..
7. The Mahbub College Staff C.C.S.	728	25	6,713	395	..	..	..	6½%	

STATEMENT "C."
Operation of Non-agricultural Societies in the British Administered Areas in H.E.II. the Nizam's Dominions (Hyderabad-Deccan)
for the year ending 6th July 1938.

District	Num-ber of Socie-ties	Num-ber of members	LOANS MADE DURING THE YEAR				RECEIPTS FROM LOANS AND DEPOSITS REPAID DURING THE YEAR BY				LOANS DUE BY			
			Individuals		Banks and Societies	Short term	Individuals		Banks and Societies	Short term	Individuals		Of which overdue	
			Short term	Long term			Short term	Long term			Short term	Long term	Short term	Long term
1	2	3	4	5	6	7	8	9	10					
8. The Wesley High School Staff C.C.S.	1	20	3,120	..	1,000	..	3,185	..	..	3,161	..	..	..	1,000
9. Bolaram High School Staff C.C.S.	1	20	3,357	..	..	..	3,252	..	..	2,096	..	..	..	..
10. S. W. B. Middle School Staff C.C.S.	1	16	3,355	..	..	..	2,946	..	..	3,260	..	..	..	..
11. The Islamia High School Staff C.C.S.	1	23	4,176	..	..	..	3,634	..	..	2,043	..	..	..	..
12. St. Mary's Boys' Middle School Staff C.C.S.	1	16	1,534	..	..	..	1,109	..	..	1,010	..	..	..	24
13. S. P. G. Mission School Staff C.C.S.	1	31	2,871	..	24	..	1,845	..	..	1,225	..	..	..	..
Total Credit C.S. ..	13	9,714	10,06,439	..	20,896	..	9,09,198	..	4,040	9,10,117	..	..	..	24,796
Total I & II. ..	14	11,542	14,57,827	..	60,896	..	11,73,713	..	4,040	15,48,114	..	..	..	64,796

II. Stores and Buying Clubs.

1. The Sec'bad Co-operative Stores.
2. Wesley High School Students C. Stores.
3. The Bansilalpet Co-op. Buying Club
4. The Sec'bad Buying Club.

	1	122	1,487	..	..	..	854	..	..	633	..	..	..	..
	1	18	210	..	..	..	108	..	..	169	..	..	..	..
	1	11	..	..	..	..	..	..	..	..	..	..	..	..
	1	11	..	..	..	..	..	..	..	..	..	..	..	..
Total Stores ..	4	162	1,697	..	..	..	1,047	..	..	802	..	..	..	..
IV. Housing Societies.														
1. Keyes' Co-op. H.S.	1	181	..	..	..	..	..	..	..	12,986	..	..	..	..
2. Fisherpuram Brukulas C.H.S.	1	50	..	..	..	..	..	..	..	..	..	..	..	..
3. The Sec'bad C.H.S.	1	31	..	..	..	..	..	..	..	..	..	..	..	..
4. The Sec'bad Co-op. Housing Corporation.	1	9	..	..	..	..	..	..	..	..	..	..	..	..
5. The Woddlars C.H.S.	1	11	..	..	..	..	..	..	..	..	..	..	..	..
6. The Public Servants C.H.S.	1	17	..	..	..	..	..	..	..	..	..	..	..	..
7. The Muslim C.H.S.	1	11	..	..	..	..	..	..	..	..	..	..	..	..
8. The Agraharam C.H.S.	1	11	..	..	..	..	..	..	..	..	..	..	..	..
Total Housing C.S.	8	321	..	..	..	..	..	..	..	12,986	..	..	..	..
Grand Total ..	26	12,025	14,59,324	..	..	60,896	11,74,760	..	4,040	15,61,902	..	..	..	61,796
Last year's Figures	26	10,900	11,96,200	12,620	9,340	468	290	12,986	12,04,697	..	..	..	..	9,940

STATEMENT "C."
Operation of Non-agricultural Societies in the British Administered Areas in II.E.II. the Nizam's Dominions (Hydrabad-Deccan)
for the year ending 6th July 1938.

District	LOANS AND DEPOSITS RECEIVED DURING THE YEAR FROM								LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM					
	Individuals		Central Banks		Primary Societies	Government		Sale of goods to members	Purchase of members' products	Cost of managements	Paid up share capital	Members	Non-Members	
	Members	Non-members	Short term	Long term		Short term	Long term							
1	11		12		13		14	15	16	17	18	19	20	
8. The Wesley High School Staff C.C.S.	..	..	..	..	..	..	..	..	..	60	4,970	..	..
9. Bolaram High School Staff C.C.S.	..	..	..	..	..	..	..	..	..	9	1,723	..	..
10. S.W.B. Middle School Staff C.C.S.	..	..	..	..	..	..	..	..	..	40	3,213	..	..
11. The Islamia High School Staff C.C.S.	150	..	..	..	..	..	..	..	..	8	1,812	..	..
12. St. Mary's Boys' Middle School Staff C.C.S.	..	..	910	..	..	..	..	..	..	2	969	..	..
13. S.P.G. Mission School Staff C.C.S.	..	..	..	..	..	..	..	..	..	16	862	..	..
Total Credit C.S. ..	1,15,018	2,17,558	5,047	..	..	..	..	..	..	11,446	2,22,542	2,54,082	4,14,376
Total I. and II. ..	8,09,125	2,17,558	15,613	..	..	..	..	..	..	20,564	2,80,952	9,18,534	4,14,376

III. Stores and Buying Clubs.

1. The Sec'bad Co-op. Stores.	642	..	..	..	..	5,361	..	438	2,202	642	..
2. Wesley High School Students C. Stores.	184	..	..	..	..	856	..	1	36	184	..
3. The Bansilalpet Co-op. Buying Club.	..	..	..	..	..	..	..	..	..	..	..
4. The Sec'bad Buying Club.	..	..	..	..	..	..	..	..	..	..	..
Total Stores ..	826	..	..	..	..	6,217	..	439	2,238	826	..

IV. Housing Societies.

1. Keyes' Co-op. H. S.	..	..	..	..	..	..	..	..	6,286	2,623	364
2. Fisherpuram Erukulas C.H.S.	..	..	..	..	..	..	..	5	9,216	..	..
3. The Sec'bad C.H.S.	..	..	..	..	..	..	..	..	820	..	..
4. The Sec'bad Co-op. Housing Corporation.	..	..	..	..	..	..	..	8	110	..	..
5. The Wodders C.H.S.	..	..	..	..	..	..	..	..	..	..	..
6. The Public Servants C.H.S.	..	..	..	..	..	..	..	..	..	..	..
7. The Muslim C.H.S.	..	..	..	..	..	..	..	..	..	..	..
8. The Agharam C.H.S.	..	..	..	..	..	..	..	..	..	..	..
Total Housing C.S.	..	..	..	..	..	..	..	13	15,982	2,623	364

Grand Total ..	8,09,951	2,17,568	15,613	..	..	6,217	..	21,016	2,99,122	9,21,983	4,14,740
Last Year's Figures	6,45,687	1,40,847	2,297	..	..	587	801	21,068	2,64,874	6,77,708	3,68,580

STATEMENT "C."

*Operation of Non-agricultural Societies in the British Administered Areas in II.E.II. the Nizam's Dominions (Hyderabad-Deccan)
for the year ending 6th July 1988.*

District	LOANS AND DEPOSITS HELD AT THE END OF THE YEAR FROM				Reserve Fund	Other Funds	Working Capital	PROFIT AND LOSS FOR THE YEAR				MOST USUAL RATE OF INTEREST	
	Societies	Provincial or Central Banks		Govern- ment				Divisible profit	Loss exclu- ding over- due inte- rest from profit-Pro- fit & Loss Statements	Loss inclu- ding over- due inte- rest in profits— Balance Sheet	Usual divi- dend paid on shares	On bor- row- ing	On len- ding
		Short term	Long term										
I	21	22	23	24	25	26	27	28	29				
8. The Wesley High School Staff C.C.S.	268	3	5,241	195	..	..	..	..	10 ¹⁵ / ₁₆ %	
9. Bolaram High School Staff C.C.S.	241	16	1,980	143	..	..	..	..	9 ³ / ₈ %	
10. S.W.B. Middle School Staff C.C.S.	150	4	3,867	213	..	..	..	6 ¹ / ₂ %	..	
11. The Islamia High School Staff C.C.S.	89	..	1,901	159	..	..	..	4%	5 ¹ / ₂ %	
12. St. Mary's Boys' Middle School Staff C. C. S.	24	1	994	74	..	..	..	..	..
13. S.P.G. Mission School Staff C.C.S.	..	605	..	3	5	1,475	56	..	..	..	..	..
Total Credit C. S.	..	1,974	..	1,22,469	8,150	10,25,193	27,537	..	..	..	..	..
Total I & II	..	12,540	..	1,41,824	29,194	17,97,420	42,849	..	..	..	..	..

III. Stores & Buying Clubs.

1. The Sec'bad Co-op. Stores ..
2. Wesley High School Students C. Stores ..
3. The Bansilalpet Co-op : Buying Club ..
4. The Sec'bad Buying Club ..

Total Stores ..

IV. Housing Societies

1. Keyes' Co-op: H.S. ..
2. Fisherapuram Erukulas C.H.S. 600 ..
3. The Sec'bad C.H.S. ..
4. The Sec'bad Co-op. Housing Corporation ..
5. The Woddars C.H.S. ..
6. The Public Servants C.H.S. ..
7. The Muslim C.H.S. ..
8. The Agraharam C.H.S. ..

Total Housing C.S. ..

Grand total ..

Last Year's Figures ..

..	..	..	..	123	..	2,967	..	..	116	..	..	..
..	..	..	..	75	56	351	146	..	..	61%	..	..
..
..
..	..	..	..	198	56	3,318	+ 146	..	116	..	..	..
..	..	..	..	88	131	62,492	..	..	403	..	4%	2 1/2%
600	..	..	..	35	22	24,072	16	..	..	..	..	..
..	..	..	..	..	1	321	7	..	..	..	..	..
..	..	..	..	..	11,116	11,228	..	..	3,125	..	..	..
..
..
..
600	..	..	..	123	11,272	98,113	+ 23	..	3,528	..	..	..
600	12,540	..	..	1,42,145	40,522	18,98,851	43,018	..	3,644	..	..	..
1,000	2,222	..	..	1,23,437	29,369	15,92,649	48,462	..	3,528	..	..	..

STATEMENT "D."

Operation of Unions in H.E.H. the Nizam's Dominions and British Administered Areas for the year ending 6th July 1938.

Seri- al No.	District	No. of Unions	No. of Societies affiliated to the Union	Total No. of Indivi- dual members in Societies affiliated to Unions	Total working capital of affiliated Societies	Expendi- ture in the year	Percent- age of expendi- ture to working capital	No. of Supervising Staff maintained by Unions
1	2	3	4	5	6	7	8	9
1	H.E.H. the Nizam's Dominions	1	Societies .. 2,629 Individuals... 49 Total .. 2,678	58,471	1,89,85,064	79,829	.42%	103 Supervisors. 6 do Relieving. 4 Sub-Inspectors. 113 Total
2	The British Adminis- tered Areas of the Hyderabad State	1	26 Central Bank Credit C.S. 13 Stores & Buying Clubs 4 Housing C.S. 8 26	12,025	18,98,851	1,908	1% or Re. 0-1-8%	One Supervisor only.

STATEMENT "E,"

The Hyderabad Co-operative Insurance Society Limited, Hyderabad -Deccan for the year 1946-1947 Fasl.

Classification	No. of POLICY HOLDERS		Amount of risk insured	Premiums collected	Supplementary contributions collected	No. of PERSONS		Claims paid-up	Cost of management	Funds in hand at the end of the year	Amount of risk re-insured	Amount of premium paid for re-insurance
	No. of Societies Shareholders	No. of members				Insured	Dead					
1	2	3	4	5	6	7	8	9	10	11	12	13
The Hyderabad Co-operative Insurance Society Ltd.	(No. of shares 29,160)	(No. of shares 1,577)										
	61	847	8,99,548	33,485-13-0	1,981-10-1	865	1	No	15,915-5-7	28,125-0-0	No	No

STATEMENT

Receipts and Disbursements of Central Banks of H.E.H. the

Name of Bank	Share pay-ments	RECEIPTS BY LOANS AND					
		Non-members and Members in an individual Capacity		Provincial and Central Banks		Societies	
		Long term	Short term	Long term	Short term	Long term	Short term
1	2	3		4		5	
Dominion Bank, Hyderabad-Dn. ..	2,975	20,71,718	..	2,09,092	..	27,534	..
Last year's figures ..	2,475	21,71,829	..	1,02,289	..	86,041	..
<i>Central Banks.</i>							
1. Sangareddy ..	10	329	..	..	..	..	4,940
2. Medak ..	280	707	2,307	..	..	..	4,970
3. Bidar ..	810	64,974	8,569	..	206	..	3,093
4. Udgir ..	1,300	45,690	..	..	60	1,000	1,486
5. Nizamabad ..	970	19,846	140	..	..	..	18,697
6. Banswada ..	1,100	3,852	..	..	..	..	4,690
7. Nanded ..	980	24,555	..	..	..	3,000	5,345
8. Nalgonda ..	200	16,063	96,508	..	..	..	10,281
9. Bhongir ..	127	14,776	38,205	..	..	..	10,176
10. Suryapet ..	100	2,525	..	..	..	..	14,202
11. Mahbubnagar ..	483	1,40,358	6,344	1,00,000	..	..	3,944
12. Nagarkurnool ..	1,700	15	67,001	..	66,000	..	736
13. Bashirabad ..	146	..	221	..	..	..	1,743
14. Vikarabad ..	390	..	115	..	..	..	50
15. Shahabad ..	..	..	..	..	..	..	..
16. Gulbarga ..	340	93,581	..	24,000	..	..	34,480
17. Yadgir ..	10	10,823	577	..	484	2,848	9,711
18. Tandur ..	210	1,216	374	..	..	..	6,207
19. Raichur ..	70	315	..	..	..	..	4,675

“ G. ”

Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.

DEPOSITS FROM		LOANS AND DEPOSITS RECOVERED FROM					
Government		Individual Members		Provincial and Central Banks		Societies	
Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term
6		7		8		9	
6,00,000	..	3,90,179	..	3,66,440	..	1,68,740	..
..	..	2,86,736	..	3,27,692	..	1,15,140	..
..	16,355	2,468
..	..	49	..	..	..	5,239	4,190
..	1,141	..	..	4,903	3,274
..	15	..	..	17,709	100
..	..	86	..	3,000	..	10,260	30,476
..	17	6,000	..	4,222	5,446
..	248	2,100	22,764	13,824	15,850
..	1,497	..	..	9,833	8,098
..	..	234	128	..	..	9,610	3,120
..	11,141	4,362
..	..	2,076	..	..	..	21,328	4,199
..	694	6,168	18,585
..	11,042	..
..	933	..
..
..	31,721	3	17,510	18,749
..	160	..	..	14,983	1,022
..	405	..	..	1,243	1,943
..	15,683	181

STATEMENT

Receipts and Disbursements of Central Banks of H.E.II. the

Name of Bank	Share pay- ments	RECEIPTS BY LOANS AND					
		Non-members and Members in an individual capacity		Provincial and Central Banks		Societies	
		Long term	Short term	Long term	Short term	Long term	Short term
1	2	3		4		5	
20. Lingsugur ..	418	6,590	4	4,000	..	..	594
21. Sindhnoor ..	465	5,921	280	5,000	..	229	723
22. Koppal ..	914	..	620	..	..	..	256
23. Osmanabad ..	854	4,132	3,600	..	..	..	1,663
24. Aurangabad ..	1,700	90,584	432	..	..	..	8,534
25. Jalna ..	583	20,153	58	..	..	..	58,228
26. Mission Bank, Jalna ..	..	..	..	..	..	..	..
27. Parbhani ..	120	39,035	12,233	..	..	..	30,290
28. Hingoli ..	..	1,307	631	..	..	..	5,963
29. Beed ..	1,210	418	806	..	..	..	28,448
30. Mominabad ..	600	43	40	8,500	..	..	568
31. Warangal ..	10	32,557	5,454	..	..	..	30,701
32. Mahbubabad ..	155	10,097	686	..	..	..	16,026
33. Khammam ..	120	29,038	6,738	..	..	..	17,872
34. Karimnagar ..	1,000	12,091	30	..	..	..	2,576
35. Jagtiyal ..	213	2,345	667	..	..	..	4,238
36. Manthani ..	3,170	5,369	12,000	10,000	..	..	2,132
37. Nirmal ..	1,410	7,958	..	6,000	..	1,610	2,866
38. Chinnur ..	300	4,813	6	..	..	..	3,997
39. Jagridar Bank ..	3,480	18,002	..	..	..	..	..
Total Central Banks	25,948	7,30,678	2,61,646	1,57,500	66,750	8,687	3,50,102
Total Last Year ..	31,597	7,00,860	2,34,239	2,01,785	80,972	6,499	2,95,101

"G."

Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

DEPOSITS FROM		LOANS AND DEPOSITS RECOVERED FROM					
Government		Individual Members		Provincial and Central Banks		Societies	
Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term
6		7		8		9	
..	6,543	8,864	1,851
..	2	..	..	62	29,096
..	2,038	3,349
..	8,521	14,446
..	..	4,595	218	..	261	6,040	6,988
..	..	149	658	..	..	19,948	2,017
..	6,338	..
..	..	831	91	1,000	38,601	22,103	4,511
..	24	..	..	5,138	3,711
..	148	6,000	388	2,823	19,396
..	16,785	..	12,507
..	..	181	..	..	..	15,819	4,782
..	84	..	..	11,688	792
..	10,084	1,395
..	605	..	..	10,944	1,315
..	189	..	..	4,428	2,298
..	543	..	..	3,669	8,221
..	225	..	400	9,346	14,322
..	559	..	..	1,912	1,854
..	..	749	..	..	16,800	..	..
..	..	8,950	6,952	49,821	1,03,184	3,41,746	2,54,873
..	32	10,436	7,680	63,083	95,404	3,91,812	2,23,874

STATEMENT

Receipts and Disbursements of Central Banks of H.E.H. the

Name of Bank	INCOME REALIZED BY					Open- ing balance	Grand Total in- cluding the open- ing balance (columns 2 to 9, 13 and 14)
	Interest received	Sale of goods to members	Other items	Sus- pense	Invest- ments with- drawn		
1	10	11	12	13		14	15
Dominion Bank, Hyderabad-Deccan	1,73,294	2,408	6,125	1,41,641	..	24,881	41,85,027
Last year's figures ..	2,29,350	157	9,347	67,376	2,10,650	54,659	36,63,731
<i>Central Banks.</i>							
1. Sanagareddy ..	19,843	685	937	..	..	25,407	70,974
2. Medak ..	7,687	2,374	334	..	..	7,747	35,384
3. Bidar ..	13,972	..	3	..	..	5,393	1,06,333
4. Udgir ..	3,396	354	11	..	..	7,154	78,475
5. Nizamabad ..	7,890	150	1029	..	..	7,043	94,587
6. Banswada ..	1,910	25	101	..	..	1,239	28,602
7. Nanded ..	18,414	373	403	..	..	5,912	1,13,763
8. Nalgonda ..	10,858	216	20	..	..	20,276	1,74,450
9. Bhongir ..	15,426	167	268	..	..	19,557	1,11,803
10. Suriapet ..	8,742	116	287	..	..	4,768	46,244
11. Mahbubnagar ..	14,170	16	295	..	..	27,805	3,21,018
12. Nagarkurnool ..	3,343	36	112	..	..	2,914	1,67,304
13. Bashirabad ..	3,698	..	196	..	..	13,805	30,851
14. Vikarabad ..	39	..	24	..	..	755	2,306
15. Shahabad ..	..	..	..	..	..	37	37
16. Gulbarga ..	22,631	38	167	..	..	11,983	2,55,203
17. Yadgir ..	9,446	276	34	..	..	5,329	55,703
18. Tandur ..	2,719	432	2	..	..	803	15,554
19. Raichur ..	18,034	..	30	..	..	16,205	50,143

‘ G. ’

Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

Share capital with-drawn	LOANS AND DEPOSITS REPAID TO							
	Non-members and Members in an individual capacity		Provincial and Central Banks		Societies		Government	
	Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term
16	17		18		19		20	
325	24,33,802	..	49,821	..	45,349	..	5,00,000	..
175	23,99,553	..	61,337	..	76,647	..	..	..
..	33,088	..	..	..	..	5,686	..	..
..	5,027	1,750	..	..	..	4,446	..	..
500	54,879	8,569	19,591	..	..	1,788	..	..
..	39,732	..	..	55	..	1,652	..	..
..	13,019	4,375	..	..	..	11,727	..	..
..	3,804	..	..	..	..	2,915	..	..
..	17,242	694	18,736	..	1,755	5,184	1,250	..
10	22,792	71,642	..	..	..	3,451	3,265	..
300	10,719	16,477	39,600	..	1,690	9,270	..	..
..	1,100	302	7,971	..	..	16,631	..	..
280	1,50,198	2,464	1,00,000	..	..	6,486	..	..
..	3,800	53,661	..	61,751	..	741	..	..
..	..	..	..	..	..	1,598	..	..
280	..	126	..	..	..	..	..	..
..
620	1,21,993	..	700	..	..	30,957	..	..
..	6,862	643	6,310	983	2,000	9,172	..	..
..	1,100	426	1	..	..	4,751	..	..
..	66	..	3,402	..	..	4,812	20,000	..

STATEMENT

Receipts and Disbursements of Central Banks of H.E.H. the

Name of Bank	INCOME REALIZED BY					Open- ing balance	Grand total in- cluding the open- ing balance (columns 2 to 9, 13 and 14)
	Interest received	Sale of goods to members	Other items	Sus- pense	Invest- ments with- drawn		
1	10	11	12	13	14		15
20. Lingsugur ..	2,985	108	59	..	..	7,014	39,030
21. Sindhnoor ..	3,986	20	538	..	..	17,420	63,737
22. Koppal ..	952	141	14	..	..	32	8,316
23. Osmanabad ..	2,640	248	27	..	..	1,264	37,395
24. Aurangabad ..	22,532	512	33,259	..	..	15,834	1,91,489
25. Jalna ..	18,219	581	135	..	..	32,856	1,58,585
26. Mission Bank, .. Jalna	212	22	10	..	..	1,702	8,284
27. Parbhani ..	9,363	286	150	..	..	2,297	1,60,911
28. Hingoli ..	16,777	103	432	..	..	8,708	42,794
29. Beed ..	5,087	370	244	..	..	27,471	92,754
30. Mominabad ..	1,494	371	5	..	..	273	41,186
31. Warangal ..	10,507	56	1,142	..	..	31,048	1,32,257
32. Mahbubabad ..	1,984	57	6	..	..	6,129	47,704
33. Khammam ..	5,040	28	19	..	..	51,921	1,23,255
34. Karimnagar ..	8,846	435	1,357	..	..	5,925	45,124
35. Jagtiyal ..	2,804	348	8	..	..	3,663	21,196
36. Manthani ..	5,434	511	150	..	..	1,972	53,171
37. Nirmal ..	2,473	514	23	..	..	1,327	48,474
38. Chinnur ..	2,567	273	168	..	..	2,787	19,236
39. Jagirdar Bank ..	1,128	..	69	..	..	599	40,827
Total Central .. Banks	3,02,198	10,442	42,063	..	..	4,04,374	31,28,914
Total Last Year ..	3,46,810	8,182	71,433	..	..	3,29,338	30,99,137

" G."

Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

Share capital with-drawn	LOANS AND DEPOSITS REPAID TO							
	Non-members and Members in an individual capacity		Provincial and Central Banks		Societies		Government	
	Long term	Short term	Long term	Short term	Long term	Short term	Long term	Short term
16	17		18		19		20	
..	10,580	194	5,857	..	..	700	..	..
..	3,000	280	14,000	..	229	614	..	..
36	..	..	2,178	..	..	660	..	..
..	4,000	3,999	..	..	..	1,345	..	..
1,500	94,304	337	..	..	..	6,471	5,000	..
83	18,461	414	..	..	..	40,072	..	..
..	2,840	..	2,800	..	..	..	..	..
..	32,640	10,365	..	..	..	18,441	..	..
..	2,005	609	17,733	..	..	6,958	..	..
815	4,358	884	..	..	500	15,238	..	..
..	..	40	3,045	..	..	784	..	..
520	41,170	11,963	..	..	..	36,636	..	..
..	10,027	651	..	..	..	8,855	..	..
..	12,792	8,761	..	..	..	12,738	..	..
846	14,856	..	1,916	..	..	2,532	..	..
372	2,823	..	..	..	..	3,602	..	..
30	55	..	11,550	..	2,004	..	..	..
..	3,954	..	8,268	..	..	2,738	..	..
6	6,009	..	..	..	..	3,848	..	..
30	1,810	425	..	..	..	..	..	..
6,228	7,51,105	2,00,051	2,63,658	62,789	8,178	2,88,499	29,515	..
9,231	7,91,251	1,85,722	2,79,088	87,695	7,478	2,41,360	10,340	264

STATEMENT

Receipts and Disbursements of Central Banks of H.E.H. the

Name of Bank	LOANS ADVANCED TO					
	Individual members		Provincial and Central Banks		Societies	
	Long term	Short term	Long term	Short term	Long term	Short term
I	21		22		23	
Dominion Bank, Hyderabad-Deccan ..	3,47,795	..	2,64,179	..	1,46,763	..
Last year's figures ..	4,07,611	..	2,18,521	..	1,16,101	..
<i>Central Banks.</i>						
1. Sangareddy ..	..	..	..	..	18,338	2,580
2. Medak ..	275	..	..	..	3,193	7,762
3. Bidar ..	..	1,539	..	..	3,582	1,478
4. Udgir ..	..	..	..	..	29,084	752
5. Nizamabad ..	88	..	2,500	..	5,629	45,704
6. Banswada ..	..	9	..	..	4,088	12,659
7. Nanded ..	..	343	..	26,478	5,595	25,206
8. Nalgonda ..	..	3,684	20,000	..	2,889	12,537
9. Bhongir ..	240	180	..	..	9,729	122
10. Suriapet ..	..	20	..	..	15,387	28
11. Mahbubnagar ..	..	..	..	..	17,806	5,215
12. Nagarkurnool ..	..	12	..	694	15,700	24,056
13. Bashirabad ..	..	..	..	..	20,245	..
14. Vikarabad ..	..	..	..	..	1,035	..
15. Shahabad ..	..	..	..	..	..	..
6. Gulbarga ..	..	..	40,241	3	17,334	19,649
17. Yadgir ..	..	120	..	..	13,793	54
18. Tandur ..	..	417	380	..	1,257	2,861
19. Raichur ..	..	..	..	..	7,144	793

"G."

Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

EXPENSES							Closing balance	Grand Total of disbursements including closing balance (columns 16 to 23, 29 and 30)
Interest paid on loans and deposits	Dividend and bonus paid	Stock bought	Establishment and contingencies	Other items	Suspense	Investments made		
24	25	26	27	28	29		30	31
79,552	28,721	18,616	23,303	973	1,52,920	..	92,908	41,85,027
1,15,751	33,631	86,709	23,378	2,738	49,818	46,900	24,881	36,63,751
2,318	..	918	2,031	231	..	..	5,784	70,974
2,115	..	5,075	2,581	153	..	..	3,507	35,884
7,889	496	700	1,348	255	..	..	3,724	1,06,338
4,358	..	849	597	..	..	..	1,396	78,475
2,425	450	1,536	2,577	3,230	..	..	1,327	94,587
382	436	68	531	4	..	..	3,756	28,602
4,113	64	366	2,073	241	..	..	4,423	1,13,763
3,988	60	252	1,786	2,009	..	..	26,135	1,74,450
7,127	..	301	2,279	331	..	..	13,488	1,11,803
1,011	50	169	1,297	261	..	..	2,017	46,244
8,854	219	94	1,738	2,269	..	..	25,395	3,21,018
1,870	..	361	603	30	..	..	4,025	1,67,304
1,280	..	..	66	100	..	..	7,562	30,851
..	..	..	58	..	..	..	807	2,306
..	..	..	..	..	..	..	37	37
12,115	710	862	2,167	117	..	..	7,735	2,55,203
7,941	..	517	2,197	162	..	..	4,949	55,703
1,540	..	956	927	106	..	..	832	15,554
..	..	333	927	85	..	..	12,581	50,143

STATEMENT

Receipts and Disbursements of Central Banks of H.E.H. the

Name of Bank	LOANS ADVANCED TO					
	Individual members		Provincial and Central Banks		Societies	
	Long term	Short term	Long term	Short term	Long term	Short term
1	21		22		23	
20. Lingsugur ..	..	..	..	6,943	7,927	937
21. Sindhuoor ..	..	..	..	..	11	39,466
22. Koppal ..	..	..	..	..	..	3,298
23. Osmanabad ..	..	..	..	..	4,690	19,336
24. Aurangabad ..	1,300	165	..	..	1,171	8,822
25. Jalna ..	40	940	42,000	..	15,629	4,266
26. Mission Bank, Jalna ..	..	..	..	..	..	..
27. Parbhani ..	3,050	97	11,000	597	..	10,104
28. Hingoli ..	..	14	..	..	260	1,573
29. Beed ..	..	258	6,000	278	2,952	18,696
30. Mominabad ..	..	..	..	18,527	..	17,577
31. Warangal ..	600	115	15,350	..	5,915	5,909
32. Mahbubabad ..	..	80	..	..	13,783	155
33. Khanmam ..	..	..	31,000	3,000	9,688	6,079
34. Karimnagar ..	..	655	..	..	11,173	4,475
35. Jagtiyal ..	..	189	..	..	6,341	2,159
36. Manthani ..	..	775	..	5,300	3,000	25,892
37. Nirmal ..	..	225	..	374	10,889	17,770
38. Chinnur ..	..	585	..	..	2,206	4,572
39. Jagirdar Bank ..	3,500	..	..	33,633	..	..
Total Central Banks ..	9,098	10,372	1,68,471	95,827	2,87,413	3,52,042
Total Last Year ..	15,566	9,355	1,00,764	1,00,150	2,30,713	2,38,478

"G."

Nizam's Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(concl'd.)

EXPENSES							Closing balance	Grand Total of disburse- ments in- cluding closing balance (columns 16 to 23, 29 and 30)
Interest paid on loans and deposits	Dividend and bonus paid	Stock bought	Estab- lishment and conting- encies	Other items	Suspense	Invest- ments made		
24	25	26	27	28	29		30	31
2,196	89	195	637	35	..	..	2,740	39,030
386	65	642	458	22	..	..	4,564	63,737
158	..	184	281	4	..	..	1,517	8,316
756	506	67	799	200	..	..	1,697	37,395
8,447	2,814	1,645	3,109	32,579	..	..	23,825	1,91,489
2,634	75	277	1,901	171	..	..	26,622	1,53,585
..	..	..	1,078	..	..	..	1,566	8,284
4,183	1,150	431	2,640	137	..	..	66,067	1,60,911
6,052	..	375	1,594	111	..	..	5,510	42,794
1,861	35	617	1,374	230	..	..	38,658	92,754
379	..	111	38	132	..	..	503	41,136
3,186	1,353	1,784	3,409	654	..	..	3,693	1,32,257
492	24	24	827	83	..	..	12,708	47,704
1,150	865	7	1,212	3,520	..	..	31,443	1,22,255
1,680	46	929	1,160	1,055	..	..	3,801	45,124
170	647	312	852	261	..	..	3,468	21,196
776	340	118	800	42	..	..	2,989	53,171
1,762	..	780	741	185	..	..	788	48,474
509	45	322	1,022	86	..	..	26	19,236
245	..	..	570	17	..	..	597	40,827
1,06,298	10,548	22,177	50,285	49,108	..	..	3,62,257	31,28,914
1,91,800	15,645	52,840	55,848	71,175	..	..	4,04,374	30,99,137

STATEMENT

Balance Sheet of Co-operative Central Banks in H.E.II. the Nizam's

Name of Bank	A S S E T S					
	Cash in hand and in Bank	Market value of investments	Loans due by members (individuals)		Loans due by banks and societies	
			Long term	Short term	Long term	Short term
1	2	3	4		5	
Dominion Bank, Hyderabad-Deccan ..	92,908	10,61,660	9,00,152	..	19,64,625	..
Last year's figures ..	24,881	10,61,060	9,42,536	..	20,88,863	..
<i>Central Banks.</i>						
1. Sangareddy ..	5,784	23,146	1,000	6	4,29,700	4,014
2. Medak ..	3,507	7,324	226	..	2,57,144	20,377
3. Bidar ..	3,724	9,480	..	1,294	1,68,758	7,361
4. Udgir ..	1,396	100	..	..	58,861	702
5. Nizamabad ..	1,327	37,519	166	..	47,152	44,612
6. Banswada ..	3,736	7,700	1,500	2	7,181	15,719
7. Nanded ..	4,423	10,774	..	256	1,12,591	32,234
8. Nalgonda ..	26,135	32,900	..	3,285	2,22,886	26,401
9. Bhongir ..	13,488	10,500	688	2	1,67,940	10,219
10. Suriapet ..	2,017	5,100	..	20	1,73,993	3,022
11. Mahbubnagar ..	25,395	38,505	..	..	2,24,774	9,526
12. Nagarkurnool ..	4,025	40,319	..	12	18,064	21,790
13. Bashirabad ..	7,562	..	..	..	49,255	..
14. Vikarabad ..	807	..	..	..	1,265	..
15. Shahabad ..	37	..	..	..	..	..
16. Gulbarga ..	7,735	94,914	..	..	3,38,370	35,379
17. Yadgir ..	4,949	3,510	..	81	1,83,727	450
18. Tandur ..	832	580	..	68	24,219	10,409
19. Raichur ..	12,581	4,400	..	100	3,30,094	3,272
20. Lingsugur ..	2,740	..	..	..	34,968	2,313

"H."

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.

ASSETS				LIABILITIES			
Interest accrued to the bank	Present value of stock in hand	Other items	Total	Loans and Deposits from members and non-members in an individual capacity		Loans and Deposits from Provincial and Central Banks	
				Long term	Short term	Long term	Short term
6	7	8	9	10		11	
4,25,006	1,00,786	263	45,45,400	22,77,675	..	3,08,381	..
3,51,798	87,430	13	45,57,181	26,39,739	..	1,49,110	..
2,29,802	1,066	16,194	7,10,712	81,308	33,726	2,49,932	..
81,509	14,628	4,683	3,89,348	50,982	2,218	2,06,744	..
30,907	10,924	485	2,32,883	1,12,293	241	17,291	206
976	379	27	62,441	48,698	..	..	5
2,129	15,772	230	1,48,907	59,750	6,729	..	..
890	163	39	36,950	9,889	..	..	..
11,067	640	183	1,72,168	43,672	1,219	23,000	90
72,246	22,476	5,854	4,11,683	58,989	70,259	1,29,963	..
38,426	2,268	52	2,43,583	58,521	39,088	60,000	..
22,442	2,163	866	2,10,223	7,103	..	1,18,312	..
43,290	2,699	..	3,44,189	2,04,221	3,880	..	..
366	6,882	151	91,609	215	66,816	..	7,500
6,828	..	..	63,145	32,000	569	..	..
837	..	186	2,595	..	..	..	..
..	..	3	40	..	..	..	..
82,787	26,780	..	5,85,905	2,81,670	..	58,300	..
34,445	965	..	2,28,127	78,697	128	70,000	..
3,509	492	231	40,340	13,42	159	24,926	..
1,01,207	330	4,741	4,56,725	3,475	..	1,59,397	..
74	668	1	40,769	13,185	4	16,000	..

STATEMENT

Balance Sheet of Co-operative Central Banks in H.E.H. the Nizam's

Name of Bank	ASSETS					
	Cash in hand and in Bank	Market value of investments	Loans due by members (individuals)		Loans due by banks and societies	
			Long term	Short term	Long term	Short term
1	2	3	4		5	
21. Sindhnoor ..	4,564	350	..	..	6,755	47,728
22. Koppal ..	1,517	..	..	..	222	9,698
23. Osmanabad ..	1,697	2,562	..	..	19,070	14,499
24. Aurangabad ..	23,825	20,112	437	181	3,01,430	39,527
25. Jalna ..	26,622	87,120	19	420	1,21,279	6,228
26. Mission Bank, Jalna	1,566	..	..	..	29,135	..
27. Parbhani ..	66,067	67,421	3,339	30	1,13,054	10,420
28. Hingoli ..	5,510	4,816	..	8	1,07,687	20,021
29. Beed ..	38,658	19,587	..	322	34,386	24,747
30. Mominabad ..	503	2,300	..	..	..	22,891
31. Warangal ..	3,693	52,624	4,018	658	89,675	10,894
32. Mahbubabad ..	12,703	..	..	133	26,246	3,342
33. Khammam ..	31,443	46,688	..	..	60,047	5,078
34. Karimnagar ..	3,801	1,400	..	364	96,330	5,394
35. Jagtiyal ..	3,468	1700	..	..	20,363	8,198
36. Manthani ..	2,989	400	..	1,260	21,592	51,813
37. Nirmal ..	788	200	..	..	21,865	13,088
38. Chinnor ..	26	200	..	34	31,229	10,780
39. Jagirdar Bank ..	597	17,892	21,696	..	..	..
Total Central Banks..	3,62,257	6,52,143	33,089	8,536	40,50,307	5,52,251
Total Last Year ..	4,40,374	5,35,492	34,224	3,900	41,05,314	4,52,319

“ H .”

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

A S S E T S				L I A B I L I T I E S			
Interest accrued to the bank	Present value of stock in hand	Other items	Total	Loans and Deposits from members and non-members in an individual capacity		Loans and Deposits from Provincial and Central Banks	
				Long term	Short term	Long term	Short term
6	7	8	9	10		11	
116	761	..	60,274	8,421	..	34,451	..
389	77	52	11,955	2,308	693	..	..
167	425	..	38,420	18,532	..	..	..
1,07,339	2,057	3	4,94,911	2,02,876	603	..	..
26,416	11,473	32	2,79,609	34,043	270	..	..
569	46	..	31,316	14,264	..	7,989	..
56,391	830	177	3,17,729	1,04,707	30,546	..	..
21,791	867	3,231	2,63,931	2,480	38	1,81,320	..
10,160	1,241	49	1,29,150	6,452	444	..	..
290	101	..	26,085	10,185	..	5,500	..
43,325	23,202	98	2,27,687	42,560	6,100	..	..
2,240	1,424	15	46,103	10,565	95	..	..
10,229	9,025	371	1,62,381	47,075	3,589	..	..
18,406	13,183	560	1,39,438	48,359	30	11,428	..
3,919	6,949	148	53,745	2,101	682	..	..
2,354	3,580	63	84,051	12,036	12,000	30,719	..
342	618	..	36,901	13,954	..	12,102	..
4,925	524	199	47,917	7,180	6	..	..
1,366	100	..	41,651	25,317	..	..	..
10,88,471	1,85,778	33,324	69,66,156	17,59,425	2,80,132	14,17,283	7,802
10,74,707	1,77,617	23,784	68,14,731	17,81,803	2,22,132	15,23,541	3,841

STATEMENT

Balance Sheet of Co-operative Central Banks in H.E.H. the Nizam's

Name of Bank	LIAB I					
	Loans and deposits from societies		Loans from Govern-ment		Share capital paidup	Interest due by the bank
	Long term	Short term	Long term	Short term		
1	12		13		14	15
Dominion Bank, Hyder- abad-Deccan	91,324	..	1,00,000	..	5,07,405	77,896
Last year's figures ..	1,09,189	24,085	..	..	5,04,755	68,196
Central Banks.						
1. Sangareddy ..	..	14,241	600	..	50,950	1,64,546
2. Medak ..	..	5,082	..	..	47,745	33,373
3. Bidar ..	..	1,664	16,854	..	34,649	4,899
4. Udgir ..	1,000	103	..	..	10,670	756
5. Nizamabad ..	..	4,619	..	..	29,100	2,526
6. Banswada ..	..	3,597	..	..	18,655	713
7. Nanded ..	3,000	2,039	2,800	..	34,283	1,641
8. Nalgonda ..	..	10,199	..	..	44,260	22,074
9. Bhongir ..	1,217	8,217	..	..	30,633	8,753
10. Suriapet ..	..	18,917	..	..	30,322	7,634
11. Mahbubnagar ..	..	5,924	..	..	32,710	7,384
12. Nagarkurnool ..	..	67	..	..	12,500	1,520
13. Bashirabad ..	..	3,425	..	..	4,495	1,527
14. Vikarabad ..	..	50	..	..	1,500	..
15. Shahabad ..	..	..	..	..	40	..
16. Gulbarga ..	..	13,920	5,750	..	70,940	11,843
17. Yadgir ..	5,442	10,766	950	..	31,130	6,066
18. Tandur ..	..	5,438	..	..	6,484	62
19. Raichur ..	..	3,026	90,000	..	65,100	83,076
20. Lingsugur ..	..	212	..	..	8,551	7

‘ H. ’

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(contd.)

L I T I E S

Cost of management due	Other Items	Reserve fund under Act II of 1923 F.	Other funds, e.g., building funds, etc.	Other undisbursed profits carried forward	Total	Profit + or loss—(column 14, profit and loss statement)
16	17	18	19	20	21	22
..	71,186	2,78,515	7,41,974	..	44,54,356	+ 91,044
465	45,189	2,68,219	6,39,011	44	44,47,972	+ 1,09,209
2,296	188	35,348	84,107	1,451	7,18,693	— 7,981
310	..	12,496	34,108	135	3,93,193	— 3,485
1,423	2,300	13,648	21,313	2,673	2,29,454	+ 3,429
65	28	135	289	92	61,481	+ 600
323	..	13,399	24,565	205	1,46,216	+ 2,691
256	194	1,073	1,204	459	36,040	+ 910
295	5,896	13,261	32,252	464	1,68,912	+ 3,256
4,672	1,905	22,456	42,075	2,991	4,09,843	+ 1,840
440	1,556	9,213	19,845	2,530	2,40,013	+ 3,570
838	245	3,790	16,474	1,964	2,10,599	— 376
1,505	2,846	28,625	50,282	401	3,37,778	+ 6,411
..	54	850	1,374	314	91,210	+ 399
1,713	250	5,648	7,510	3,371	61,008	+ 2,137
30	20	247	..	703	2,550	+ 45
..	..	..	..	..	40	..
1,775	1,146	63,642	72,90	1,886	5,83,861	+ 2,104
140	250	6,370	16,859	199	2,26,998	+ 1,129
159	40	443	831	142	40,031	+ 309
395	5,198	20,041	28,633	143	4,58,489	+ 1,764
..	217	715	695	518	40,104	+ 665

STATEMENT

Balance Sheet of Co-operative Central Banks in H.F.H. the Nizam's

Name of Bank	LIAB I					
	Loans and deposits from societies		Loans from Govern-ment		Share capital paid up	Interest due by the bank
	Long term	Short term	Long term	Short term		
1	12		13		14	15
21. Sindhnoor ..	619	148	..	..	12,555	2,618
22. Koppal ..	..	632	..	..	6,240	408
23. Osmanabad ..	..	364	..	..	13,954	545
24. Aurangabad ..	..	16,104	17,533	..	1,24,900	12,215
25. Jalna ..	2,000	72,266	..	..	74,748	920
26. Mission Bank, Jalna	1,900	..	1,014	..	..	..
27. Parbhani ..	2,180	69,668	..	..	36,327	5,919
28. Hingoli ..	..	14,589	..	..	30,500	12,628
29. Beed ..	..	66,038	..	..	29,210	664
30. Mominabad ..	..	122	..	..	6,128	801
31. Warangal ..	2,000	17,655	..	..	71,030	1,140
32. Mahbubabad ..	..	17,406	..	..	12,191	735
33. Khammam ..	..	30,721	..	..	33,172	1,726
34. Karimnagar ..	..	2,166	..	..	24,610	3,763
35. Jagtiyal ..	..	3,505	..	..	28,231	..
36. Manthani ..	..	1,072	..	..	18,475	2,443
37. Nirmal ..	2,010	655	..	..	6,790	315
38. Chinnoor ..	..	314	..	..	28,200	350
39. Jagirdar Bank ..	..	..	..	..	14,685	190
Total Central Banks ..	21,368	4,24,935	1,35,501	..	11,36,612	4,05,775
Total Last Year ..	15,050	3,63,875	1,65,016	32	11,16,892	3,21,514

"H."

Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(concl'd.)

L I T I E S

Cost of management due	Other Items	Reserve fund under Act II of 1923 F.	Other funds, e.g., building funds, etc.	Other undisbursed profits carried forward	Total	Profit +, or loss—(column 14, profit and loss statement)
16	17	18	19	20	21	22
..	29	229	..	600	59,665	+ 609
125	30	342	..	881	11,659	+ 296
40	40	2,217	1,508	407	37,607	+ 813
68	2,176	60,278	54,349	2,351	4,93,453	+ 1,458
512	3,559	51,365	31,096	3,573	2,74,352	+ 5,257
..	..	..	6,149	..	31,316	..
86	1,707	17,638	46,004	374	3,15,156	+ 2,573
909	1,515	6,138	14,437	..	2,64,558	— 627
103	..	9,374	13,962	149	1,26,898	+ 2,252
248	..	635	1,220	597	25,486	+ 649
347	11,096	42,512	27,617	1,317	2,23,374	+ 4,313
120	656	849	307	1,797	44,721	+ 1,382
..	6,600	16,067	21,327	242	1,60,519	+ 2,862
286	4,019	13,464	23,699	2,443	1,34,267	+ 5,171
329	373	7,585	6,803	1,423	51,032	+ 2,713
223	1,212	3,047	1,750	474	33,451	+ 600
45	17	211	447	..	36,546	+ 355
302	345	4,359	2,737	2,081	45,874	+ 2,043
42	50	238	105	555	41,132	+ 519
20,422	55,757	5,03,453	7,08,913	40,410	69,17,889	+ 62,860 — 14,598
16,527	32,580	4,77,465	6,77,084	48,956	67,66,308	+ 63,644 — 15,221

STATEMENT

Profit and Loss of Co-operative Central Banks, H.E.H. the Nizam's

Name of Bank	Profit brought forward from last year	PROFIT					Interest due
		Interest accrued	By sale of goods to members	By purchase and sale of members' products	Other items	Total (columns 3 to 6)	
1	2	3	4	5	6	7	8
Dominion Bank, Hyderabad-Deccan.	..	2,46,496	..	..	3,269	2,49,765	89,247
Last years' figures	..	2,54,546	..	..	7,578	2,62,119	92,095
<i>Central Banks.</i>							
1. Sangareddy	..	23,774	69	..	937	24,780	28,780
2. Medak	..	13,023	12	..	312	13,347	14,672
3. Bidar	..	14,335	..	..	3	14,338	7,999
4. Udgir	..	3,704	29	..	38	3,771	2,524
5. Nizamabad	..	7,498	18	..	552	8,068	2,110
6. Banswada	..	1,893	..	..	101	1,994	453
7. Nanded	..	10,044	34	..	75	10,153	4,464
8. Nalgonda	..	15,578	16	..	124	15,718	11,682
9. Bhongir	..	14,866	59	..	40	14,465	8,059
10. Suriapet	..	9,593	..	..	250	9,843	8,212
11. Mahbubnagar	..	17,974	..	..	165	18,139	8,088
12. Nagarkurnool	..	3,514	..	..	195	3,709	2,128
13. Bashirabad	..	3,587	..	..	196	3,783	1,280
14. Vikarabad	..	85	..	..	24	109	..
15. Shahabad
16. Gulbarga	..	22,986	..	..	247	23,233	16,664
17. Yadgir	..	12,776	..	..	34	12,810	9,165
18. Tandur	..	2,859	81	..	2	2,942	1,602
19. Raichur	..	15,555	..	..	1	15,556	16,293
20. Lingsugur	..	3,059	3,059	1,703
21. Sindhnoor	..	4,102	4,102	3,004
22. Koppal	..	827	5	..	10	842	201

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Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.

Loss					Net profit + or loss — (column 24 of Balance sheet	Amount of Columns (7) actually received	Amount of columns 13 actually disbursed
Cost of manage- ment due and paid	Provision for bad & doubtful debts	Deprecia- tion of stock and buildings	Other items	Total Columns 8 to 12			
9	10	11	12	13	14	15	16
23,208	33,469	2,852	4,945	1,58,721	+ 91,044	..	..
23,478	32,508	111	4,718	1,52,910	+ 1,09,209	..	..
3,415	305	30	231	32,761	— 7,981	6,498	2,262
2,325	..	42	153	17,192	— 3,845	2,313	2,421
1,960	399	246	305	10,909	+ 3,429	3,343	6,285
646	..	1	..	3,171	+ 600	2,766	2,349
1,861	998	262	146	5,377	+ 2,691	5,915	2,120
599	..	8	24	1,084	+ 910	1,211	500
2,149	163	17	104	6,897	+ 3,256	5,151	5,057
1,787	..	..	409	13,878	+ 1,840	10,838	6,054
2,329	69	77	361	10,895	+ 3,570	6,329	2,393
1,595	55	96	261	10,219	— 376	313	1,563
2,555	764	65	256	11,728	+ 6,411	5,921	2,687
545	..	612	30	3,310	+ 399	3,195	1,178
266	..	..	100	1,646	+ 2,137	196	166
64	..	..	..	64	+ 45	24	58
..
2,586	1,652	10	217	21,129	+ 2,104	9,036	6,884
2,257	20	37	202	11,681	+ 1,129	3,883	8,030
896	..	9	126	2,633	+ 309	979	2,453
934	..	37	56	17,320	— 1,764	6,259	940
637	..	19	35	2,394	+ 665	2,985	2,341
458	..	9	22	3,493	+ 609	3,986	866
326	..	..	19	546	+ 296	448	325

STATEMENT

Profit and Loss of Co-operative Central Banks, H.E.H. the Nizam's

Name of Bank	Profit brought forward from last year	PROFIT					Interest due
		Interest accrued	By sale of goods to members	By purchase and sale of members' products	Other items	Total (columns 3 to 6)	
1	2	3	4	5	6	7	8
23. Osmanabad	2,622	14	..	27	2,663	848
24. Aurangabad	15,119	5	..	1,056	16,180	9,456
25. Jalna	11,519	..	..	145	11,664	2,258
26. Mission Bank, Jalna.	6	6	..
27. Parbhani	12,046	3	..	97	12,146	6,844
28. Hingoli	18,209	..	..	366	18,575	12,104
29. Beed	5,494	..	..	11	5,505	1,604
30. Mominabad	1,493	..	..	5	1,498	642
31. Warangal	11,348	3	..	757	12,108	2,278
32. Mahbubabad	2,604	..	..	6	2,610	476
33. Khammam	6,498	26	..	9	6,533	1,461
34. Karimnagar	8,663	52	..	220	8,935	1,698
35. Jagtiyal	4,362	..	..	..	4,362	130
36. Manthani	4,246	20	..	75	4,341	2,750
37. Nirmal	2,540	57	..	23	2,620	1,483
38. Chinnur	3,366	64	..	154	3,584	291
39. Jagirdar Bank	1,283	..	..	69	1,352	228
Total Central Banks	3,07,544	567	..	6,332	3,14,443	1,93,129
Total Last year	3,04,510	238	106	15,196	3,20,050	2,00,996

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Dominions (Hyderabad-Deccan) for the year ending 6th July 1938.—(concl'd.)

Loss					Net profit +, or loss —(column 24 of Balance sheet)	Amount of Column (7) actually received	Amount of column 13 actually disbursed
Cost of manage- ment due and paid	Provision for bad & doubtful debts	Deprecia- tion of stock and buildings	Other items	Total Columns 8 to 12			
9	10	11	12	13	14	15	16
839	100	43	20	1,850	+ 813	2,482	1,102
3,245	1,666	35	320	14,722	+ 1,458	4,415	3,784
2,410	1,530	34	175	6,407	+ 5,257	6,154	3,587
..	..	6	..	6	..	..	..
2,714	360	33	122	9,573	+ 2,573	852	3,175
1,903	40	44	111	14,202	— 627	4,055	1,195
1,382	164	31	72	3,253	+ 2,252	2,480	2,606
104	..	89	14	849	+ 649	1,208	295
3,487	246	1,130	654	7,795	+ 4,313	6,672	4,968
624	..	..	128	1,228	+ 1,382	370	677
1,383	883	214	230	4,171	+ 2,362	2,989	1,620
1,453	52	347	214	3,764	+ 5,171	3,423	1,763
990	79	355	95	1,049	+ 2,713	443	858
867	..	70	54	3,741	+ 600	3,513	1,366
743	..	12	27	2,265	+ 355	2,221	1,892
1,149	..	15	86	1,541	+ 2,043	1,202	949
576	..	12	17	833	+ 519	151	589
54,059	9,545	4,047	5,396	2,66,176	+ 62,860 — 14,593	..	..
51,181	11,777	3,163	4,510	2,71,627	+ 63,644 — 15,221	..	..